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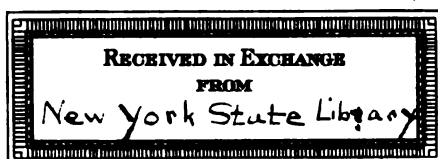
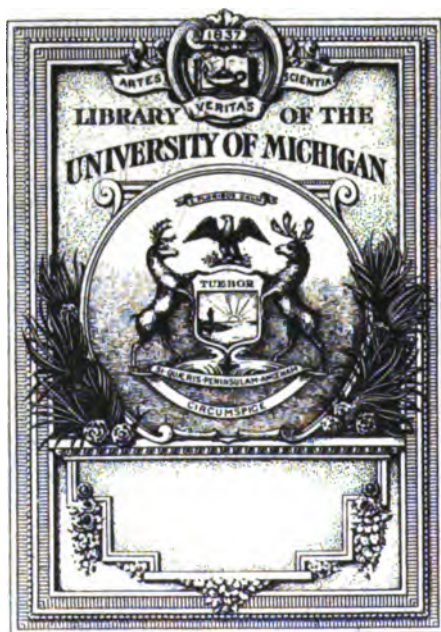
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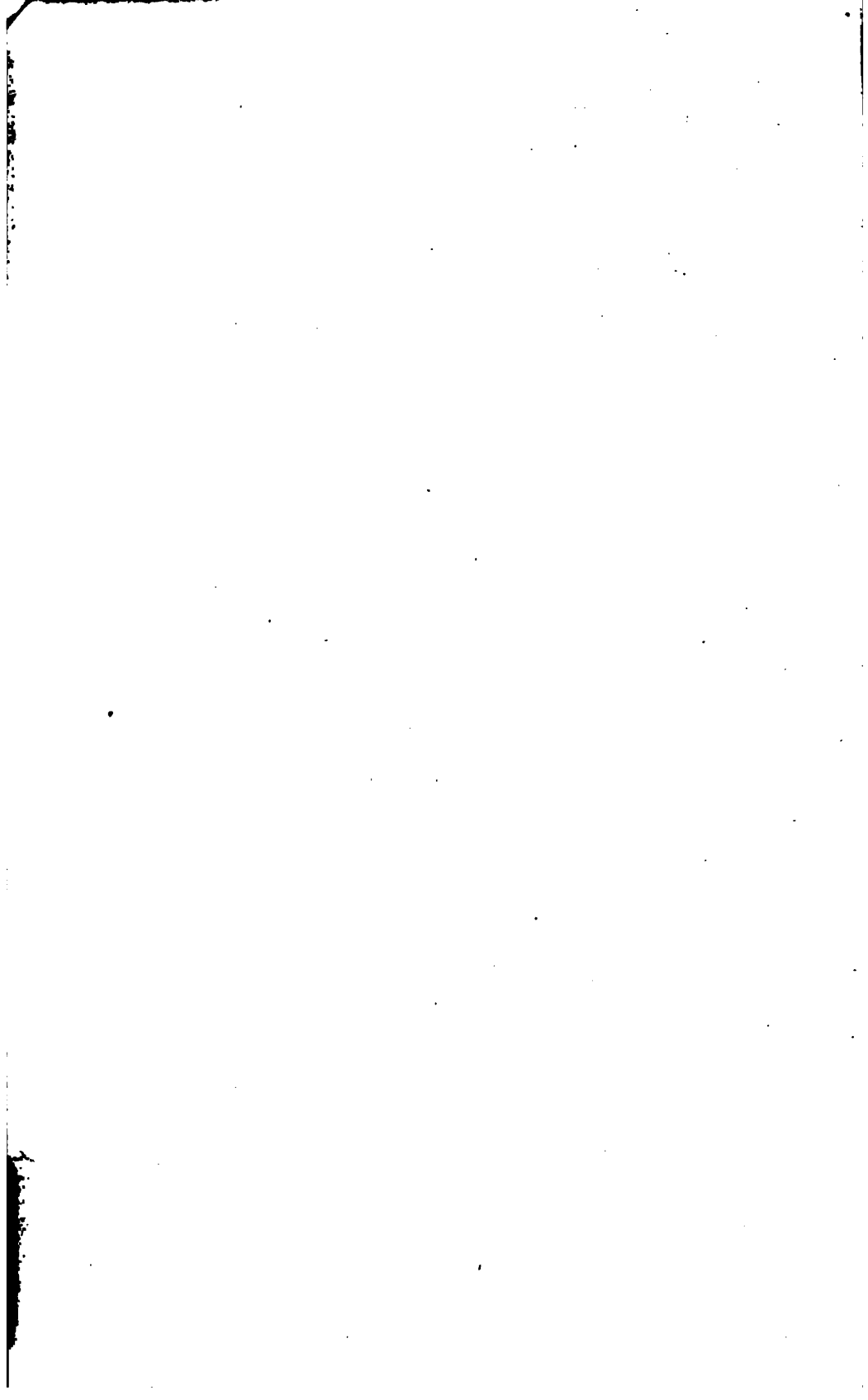
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# PUBLIC DOCUMENTS

OF

MASSACHUSETTS:

BEING THE

## ANNUAL REPORTS

OF VARIOUS

### Public Officers and Institutions,

FOR THE YEAR

# 1864.



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PUBLISHED BY THE SECRETARY OF THE COMMONWEALTH,  
Under authority of Chapter 4, of the General Statutes.

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VOL. III.

(Nos. 8 to 18.)



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10

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# INDEX TO PUBLIC DOCUMENTS.

## VOL. III.

*Documents numbered 8 to 18, inclusive.*

### A.

Abstract of Returns of Banks, . . . . .	No. 9
Abstract of Returns of Criminal Cases, . . . . .	14
Abstract of Returns of Insurance Cos., Part I., ( <i>Fire and Marine</i> ), . . . . .	10
"    "    "    "    Part II., ( <i>Life Insurance</i> ), . . . . .	10
Abstract of Returns of Companies organized under General Statutes, . . . . .	12
Abstract of Returns of Registers of Deeds, . . . . .	18
Abstract of Returns of Savings Institutions, . . . . .	9
Agent for Discharged Convicts, Report of, . . . . .	16
Appendix to Attorney-General's Report, . . . . .	14
Associations, Loan Fund, Report of Insurance Commissioners on, . . . . .	11
Attorney-General, Report of, with an Appendix, . . . . .	14

### B.

Bank Commissioners, Report of, . . . . .	8
Banks, Abstract of Returns from, . . . . .	9

### C.

Commissioners, Bank, Report of, . . . . .	8
Commissioners, Insurance, Report of, Part I., ( <i>Fire and Marine</i> ), . . . . .	10
"    "    "    "    Part II., ( <i>Life Insurance</i> ), . . . . .	10
"    "    "    "    concerning Loan Fund Associations, . . . . .	11
Commissioners on Public Lands, Report of, . . . . .	13
Companies organized under General Statutes, Abstract of Returns of, . . . . .	12
Convicts, Discharged, Report of Agent for, . . . . .	16
Courts, Police and Superior, Abstract of Criminal Cases before, . . . . .	14
Criminal Cases before Trial Justices, Abstract of Returns of, . . . . .	14
Criminal Statistics, . . . . .	14



## D.

Deeds, Registers of, Returns of, . . . . .	No. 18
Discharged Convicts, Report of Agent for, . . . . .	16

## G.

Grand Jury, Abstract of Criminal Cases commenced before, . . . . .	14
--	----

## I.

Institutions for Savings, Abstract of Returns from, . . . . .	9
Insurance Commissioners, Report of, . . . . .	10
"            "            Report of, concerning Loan Fund Associa-	
tions, . . . . .	11
Insurance Companies, Abstract of Returns of, . . . . .	10

## J.

Joint Stock Companies, Abstract of Returns of, . . . . .	12
Justices, Trial, Abstract of Criminal Cases before, . . . . .	14
Jury, Grand, Abstract of Criminal Cases before, . . . . .	14

## L.

Lands, Public, Report of Commissioners on, . . . . .	13
Life Insurance Companies, Abstract of Returns of, . . . . .	10
Loan Fund Associations, Report of Insurance Commissioners on, . . . . .	11

## P.

Police Courts, Returns of Criminal Cases before, . . . . .	14
Prison, State, Report of Warden, Inspectors and Officers of, . . . . .	15
Public Lands, Report of Commissioners on, . . . . .	18

## R.

Registers of Deeds, Abstract of Returns of, . . . . .	18
Report of Agent for Discharged Convicts, . . . . .	16
Report of Attorney-General and Appendix, . . . . .	14
Report of Bank Commissioners, . . . . .	8
Report of Commissioners on Public Lands, . . . . .	13
Report of Insurance Commissioners, . . . . .	10
Report of Warden and Officers of State Prison, . . . . .	12
Returns of Banks and Savings Institutions, Abstract of, . . . . .	9
Returns of Criminal Cases, Abstract of, . . . . .	14
Returns of Insurance Companies, Abstract of, . . . . .	10
Returns of Life Insurance Companies, . . . . .	10
Returns of Registers of Deeds, . . . . .	18
Returns of Sheriffs, concerning Moneys, &c., . . . . .	17
Returns of Stock Companies organized under General Statutes, . . . . .	12

## INDEX.

v

### S.

Savings Institutions, Abstract of Returns from, . . . .	No. 9
Sheriffs' Returns of Moneys, &c., . . . .	17
State Prison, Report of Warden, Inspectors and Officers of, . .	15
Statistics, Criminal, . . . .	14
Stock Companies, organized under General Statutes, Returns of, .	12
Superior Court, Criminal Cases before, . . . .	14

### T.

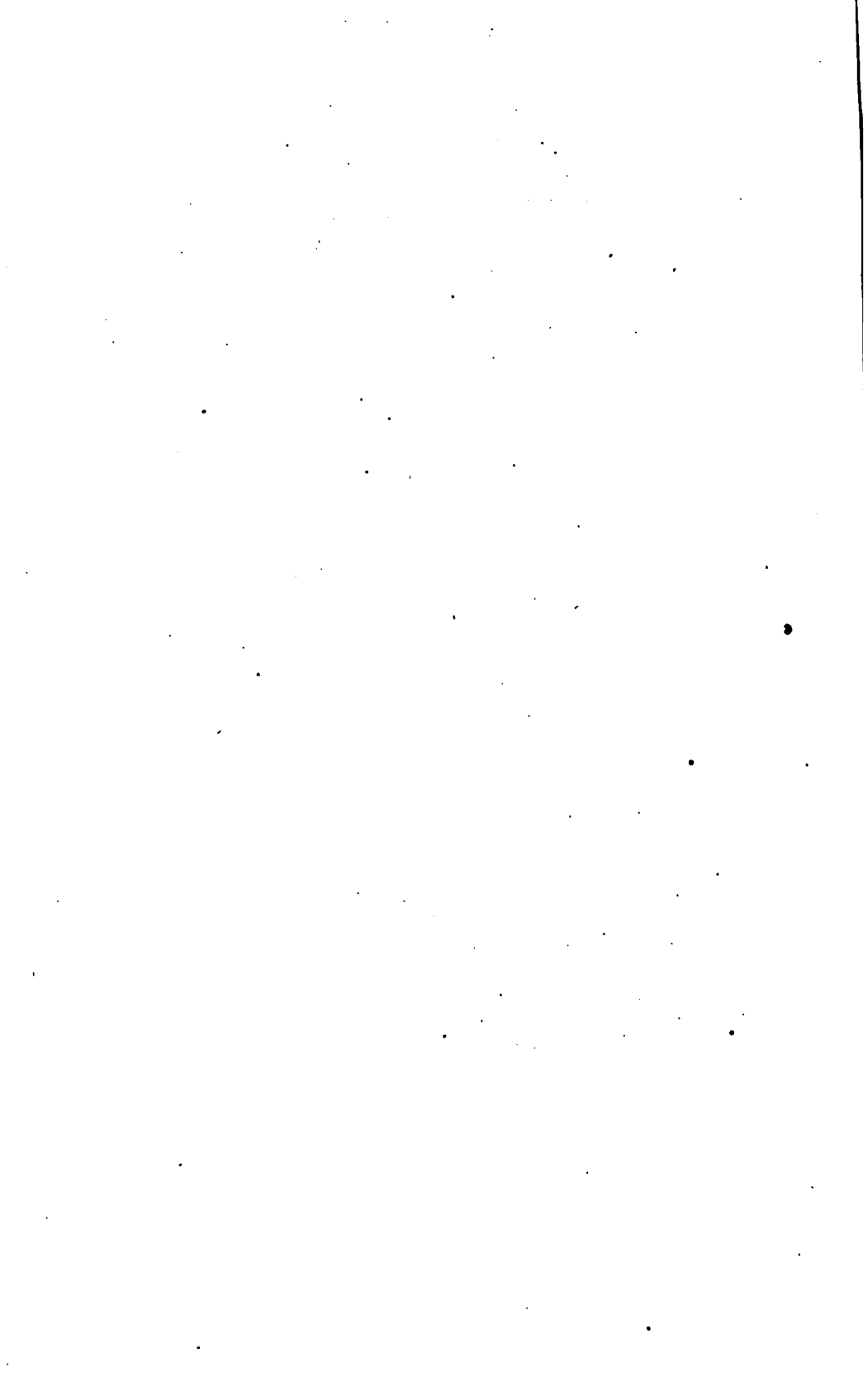
Trial Justices, Abstract of Criminal Cases before, . . . .	14
--	----

### W.

Warden and Officers of State Prison, Report of, . . . .	15
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*Commonwealth of Massachusetts.*

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ANNUAL REPORT

OF THE

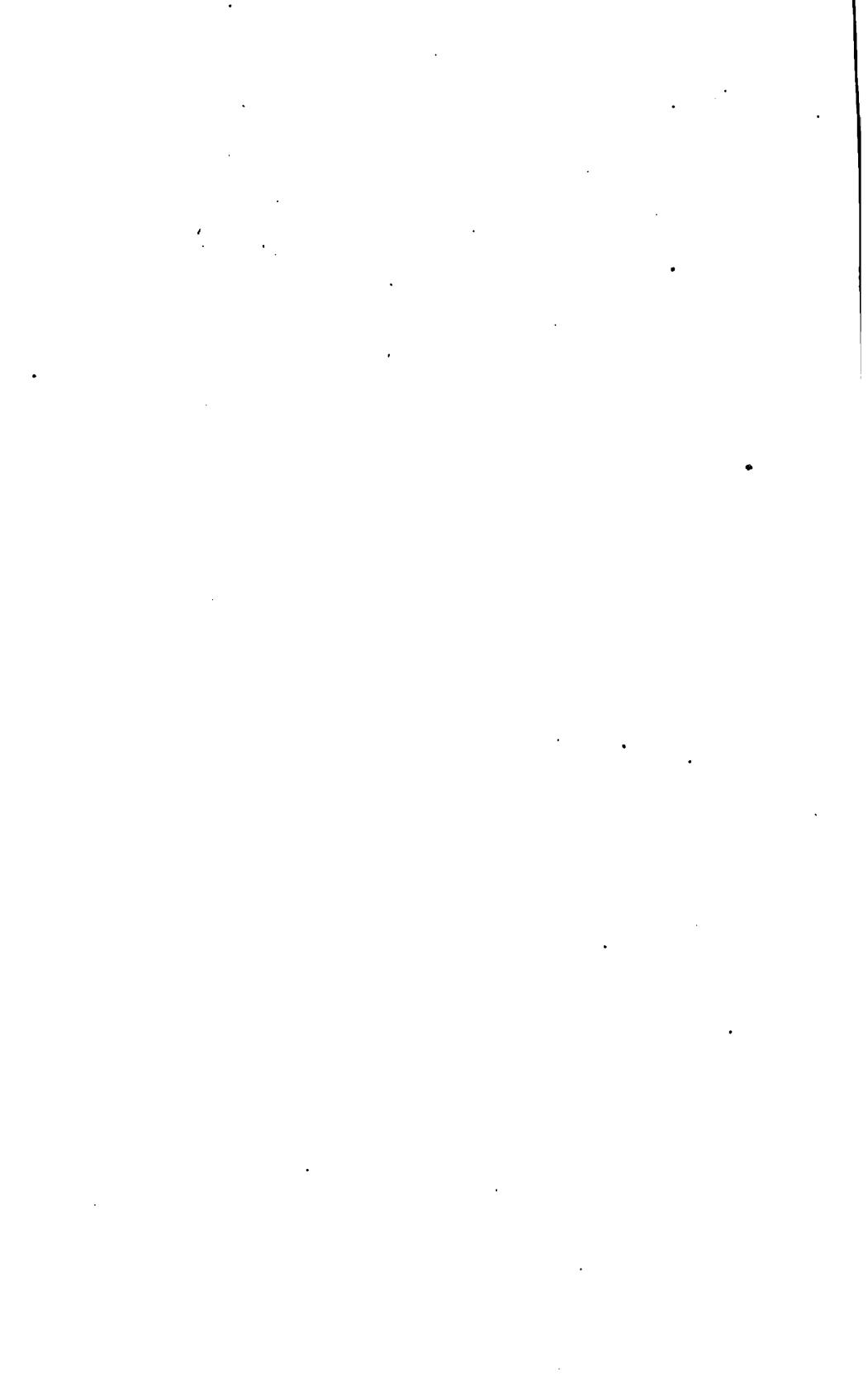
BANK COMMISSIONERS,

DECEMBER 31, 1864.

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BOSTON:  
WRIGHT & POTTER, STATE PRINTERS,  
No. 4 SPRING LANE.  
1865.





ANNUAL REPORT  
OF THE  
BANK COMMISSIONERS.

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To Hon. OLIVER WARNER, *Secretary of the Commonwealth :*

The Bank Commissioners have the honor to submit their Fourteenth Annual Report.

In consequence of the Act of 1864, (chapter 94,) altering the time for making the annual report of the Bank Commissioners, so as to have it include, as formerly, their doings to the end of December in each year, the present Report comprises a period of fifteen months, namely, from September 30, 1863, the date of their last Report, to December 31, 1864. During this time the Commissioners have examined, in regular course, eighty-seven banks and fifty-two institutions for savings. In addition to these, they have been called upon to make the examinations, required by chapter 244 of the Acts of 1863, and chapter 190 of the Acts of 1864, of all the banks in the Commonwealth that have surrendered their State charters during the past year and become National Banking Associations. A list of these will be given in another place; the banks that have been examined in regular course since the 30th of September, 1863, are the following :—

*Banks Examined—1863-4.*

NAME.	Place.	First day of Examination.
Abington, . . . . .	Abington, . . . . .	April 22, 1864.
Agawam, . . . . .	Springfield, . . . . .	June 7, "
Agricultural, . . . . .	Pittsfield, . . . . .	June 8, "
Andover, . . . . .	Andover, . . . . .	May 11, "
Appleton, . . . . .	Lowell, . . . . .	April 13, "
Asiatic, . . . . .	Salem, . . . . .	Mar. 29, "
Atlas, . . . . .	Boston, . . . . .	Feb. 8, "
Barnstable, . . . . .	Yarmouth, . . . . .	July 21, "
Bay State, . . . . .	Lawrence, . . . . .	April 21, "
Beverly, . . . . .	Beverly, . . . . .	June 10, "
Blackstone, . . . . .	Boston, . . . . .	Mar. 1, "
Blackstone, . . . . .	Uxbridge, . . . . .	Sept. 20, "
Brighton, Bank of, . . . . .	Brighton, . . . . .	Sept. 29, "
Brighton Market, . . . . .	Brighton, . . . . .	April 28, "
Bristol County, . . . . .	Taunton, . . . . .	Oct. 14, 1863.
Cambridge City, . . . . .	Cambridge, . . . . .	April 26, 1864.
Cape Ann, Bank of, . . . . .	Gloucester, . . . . .	Aug. 19, "
Cape Cod, Bank of, . . . . .	Harwich, . . . . .	July 20, "
Central, . . . . .	Worcester, . . . . .	April 19, "
City Bank of Lynn, . . . . .	Lynn, . . . . .	Oct. 12, "
Columbian, . . . . .	Boston, . . . . .	Nov. 18, 1863.
Danvers, . . . . .	South Danvers, . . . . .	May 12, 1864.
Eagle, . . . . .	Boston, . . . . .	Mar. 15, "
Eliot, . . . . .	Boston, . . . . .	Mar. 8, "
Essex, . . . . .	Haverhill, . . . . .	May 25, "
Fall River, . . . . .	Fall River, . . . . .	May 10, "
Fall River Union, . . . . .	Fall River, . . . . .	Oct. 5, "
Faneuil Hall, . . . . .	Boston, . . . . .	Feb. 15, "
Framingham, . . . . .	Framingham, . . . . .	April 20, "
Franklin County, . . . . .	Greenfield, . . . . .	June 16, "
Freeman's, . . . . .	Boston, . . . . .	Nov. 12, 1863.
Gloucester, . . . . .	Gloucester, . . . . .	Aug. 18, 1864.
Grafton, . . . . .	Grafton, . . . . .	Sept. 20, "
Grand, . . . . .	Marblehead, . . . . .	Aug. 24, "
Granite, . . . . .	Boston, . . . . .	Jan. 12, "
Hadley Falls, . . . . .	Holyoke, . . . . .	May 3, "
Haverhill, . . . . .	Haverhill, . . . . .	May 25, "
Hingham, . . . . .	Hingham, . . . . .	Aug. 30, "
Holliston, . . . . .	Holliston, . . . . .	July 13, "
Hopkinton, . . . . .	Hopkinton, . . . . .	July 12, "
Howard, . . . . .	Boston, . . . . .	Jan. 14, "
Lowell, . . . . .	Lowell, . . . . .	April 14, "
Lynn Mechanics', . . . . .	Lynn, . . . . .	Mar. 25, "
Machinists', . . . . .	Taunton, . . . . .	Oct. 14, 1863.
Marblehead, . . . . .	Marblehead, . . . . .	Aug. 24, 1864.
Market, . . . . .	Boston, . . . . .	Jan. 21, "
Maverick, . . . . .	Boston, . . . . .	Jan. 27, "
Mechanics', . . . . .	New Bedford, . . . . .	Oct. 7, "
Mechanics', . . . . .	Worcester, . . . . .	April 19, "
Mercantile, . . . . .	Salem, . . . . .	Mar. 23, "

*Banks Examined—Concluded.*

NAME.	Place.	First day of Examination.
Merchants', . . . . .	Boston, . . . . .	Feb. 9, 1864.
Merchants', . . . . .	New Bedford, . . . . .	Oct. 6, "
Metacomet, . . . . .	Fall River, . . . . .	Oct. 5, "
Milford, . . . . .	Milford, . . . . .	July 13, "
Miller's River, . . . . .	Athol, . . . . .	June 16, "
Monument, . . . . .	Charlestown, . . . . .	Oct. 6, 1863.
Mutual Redemption, Bank of, . . . . .	Boston, . . . . .	Nov. 17, "
National, . . . . .	Boston, . . . . .	Feb. 23, 1864.
Naumkeag, . . . . .	Salem, . . . . .	Mar. 30, "
Neponset, . . . . .	Canton, . . . . .	April 8, "
North America, Bank of, . . . . .	Boston, . . . . .	June 5, "
North Bridgewater, . . . . .	North Bridgewater, . . . . .	Oct. 28, "
Ocean, . . . . .	Newburyport, . . . . .	May 21, "
Oxford, . . . . .	Oxford, . . . . .	Oct. 20, 1863.
Pemberton, . . . . .	Lawrence, . . . . .	May 24, 1864.
Pittsfield, . . . . .	Pittsfield, . . . . .	June 6, "
Plymouth, . . . . .	Plymouth, . . . . .	May 31, "
Pocasset, . . . . .	Fall River, . . . . .	Oct. 6, "
Powow River, . . . . .	Salisbury, . . . . .	May 20, "
Prescott, . . . . .	Lowell, . . . . .	April 13, "
Railroad, . . . . .	Lowell, . . . . .	Nov. 10, 1863.
Randolph, . . . . .	Randolph, . . . . .	Sept. 16, 1864.
Revere, . . . . .	Boston, . . . . .	Mar. 3, "
Rollstone, . . . . .	Fitchburg, . . . . .	Sept. 22, "
Shoe and Leather Dealers', . . . . .	Boston, . . . . .	Jan. 19, "
South Reading, . . . . .	South Reading, . . . . .	Sept. 26, "
Spicket Falls, . . . . .	Methuen, . . . . .	May 24, "
Taunton, . . . . .	Taunton, . . . . .	Oct. 15, 1863.
Townsend, . . . . .	Townsend, . . . . .	Sept. 21, 1864.
Traders', . . . . .	Boston, . . . . .	Dec. 7, "
Union, . . . . .	Haverhill, . . . . .	May 25, "
Union Bank of Weymouth and Braintree, . . . . .	Weymouth, . . . . .	May 17, "
Wamesit, . . . . .	Lowell, . . . . .	Dec. 12, "
Wareham, . . . . .	Wareham, . . . . .	June 1, "
Warren, . . . . .	South Danvers, . . . . .	April 6, "
Worcester, . . . . .	Worcester, . . . . .	April 19, "
Worcester County, . . . . .	Blackstone, . . . . .	Sept. 21, "

The general condition of the banks named in the foregoing list, at the time of examination, will appear in the following Abstracts:—

## MONUMENT BANK—CHARLESTOWN.

[October 6, 1868.]

PETER HUBBELL, *President.**Cashier,* GEORGE L. FOOTE.

Capital, . . .	\$150,000 00	Loan,* . . .	\$362,437 47
Circulation, . . .	140,779 00	Real Estate, . . .	7,500 00
Deposits, . . .	187,916 98	For. Bills and Checks, . . .	4,048 29
Bank Balances, . . .	462 40	Bank Balances, . . .	42,404 94
Profits on hand, . . .	6,126 29	Specie, . . .	18,893 97
	<u>\$435,284 67</u>		<u>\$435,284 67</u>
Immediate Liabilities, . . .	\$279,158 38	Immediate Resources, . . .	\$65,347 20

Overdue or Suspended Paper, \$725.55. No loss anticipated.

Stock owned by Directors, . . . . .	336 shares.
Amount of Directors' Liabilities, . . . . .	\$34,526 00
Largest indebtedness of any one individual or company, . . . . .	33,000 00
Highest Loan at any one time during the past year, . . . . .	384,024 07
Annual Expenses, about . . . . .	4,500 00

\* Including \$147,000 U. S. Loan.

## BRISTOL COUNTY BANK—TAUNTON.

[October 14, 1863.]

THEODORE DEAN, *President.**Cashier,* WILLIAM BREWSTER.

Capital, . . .	\$500,000 00	Loan,* . . .	\$1,021,701 23
Circulation, . . .	402,059 00	Real Estate, . . .	10,000 00
Deposits, . . .	149,976 60	For. Bills and Checks, . . .	2,304 80
Bank Balances, . . .	874 88	Bank Balances, . . .	54,228 05
Profits on hand, . . .	50,559 99	Specie, . . .	15,235 89
	<u>\$1,103,469 97</u>		<u>\$1,103,469 97</u>
Immediate Liabilities, . . .	\$552,909 98	Immediate Resources, . . .	\$71,768 74

Overdue or Suspended Paper, None.

Stock owned by Directors, . . . . .	432 shares.
Amount of Directors' Liabilities, . . . . .	\$53,442 98
Largest indebtedness of any one individual or company, . . . . .	110,000 00
Highest Loan at any one time during the past year, . . . . .	1,150,868 42
Expenses for the last year, . . . . .	5,570 28

\* Including \$210,700 U. S. Loan.

## MACHINISTS' BANK—TAUNTON.

[October 14, 1863.]

MARCUS MORTON, *President.**Cashier, C. R. VICKERY.*

Capital, . . .	\$200,000 00	Loan, . . .	\$485,178 77
Circulation, . . .	205,666 00	Real Estate, . . .	- -
Deposits, . . .	178,519 67	For. Bills and Checks, . . .	52,451 92
Bank Balances, . . .	- -	Bank Balances, . . .	62,854 60
Profits on hand, . . .	24,986 01	Specie, . . .	9,141 89
	<u>\$609,121 68</u>		<u>\$609,121 68</u>
Immediate Liabilities, . . .	\$684,185 67	Immediate Resources, . . .	\$128,947 91

Overdue or Suspended Paper, \$25,902.47. Probable loss, about \$10,000.	
Stock owned by Directors, . . . . .	166 shares.
Amount of Directors' Liabilities, . . . . .	\$24,200 00
Largest indebtedness of any one individual or company, . . . . .	82,640 49
Highest Loan at any one time during the past year, . . . . .	485,178 77
Annual Expenses, about . . . . .	3,800 00

## TAUNTON BANK—TAUNTON.

[October 15, 1863.]

LOVETT MORSE, *President.**Cashier, C. J. H. BASSETT.*

Capital, . . .	\$400,000 00	Loan,* . . .	\$1,002,955 25
Circulation, . . .	379,334 00	Real Estate, . . .	11,000 00
Deposits, . . .	251,778 76	For. Bills and Checks, . . .	10,598 79
Bank Balances, . . .	8,888 43	Bank Balances, . . .	89,425 48
Profits on hand, . . .	94,657 19	Specie, . . .	15,628 86
	<u>\$1,129,608 38</u>		<u>\$1,129,608 38</u>
Immediate Liabilities, . . .	\$684,951 19	Immediate Resources, . . .	\$115,658 18

Overdue or Suspended Paper, \$150. No loss expected.	
Stock owned by Directors, . . . . .	297 shares.
Amount of Directors' Liabilities, . . . . .	\$850 00
Largest indebtedness of any one individual or company, . . . . .	117,099 52
Highest Loan at any one time during the past year, . . . . .	1,014,065 94
Annual Expenses, about . . . . .	6,000 00

\* Including \$214,000 U. S. Loan.



## OXFORD BANK—OXFORD.

[October 20, 1863.]

EMORY SANFORD, *President.**Cashier,* WILSON OLNEY.

Capital, . . .	\$100,000 00	Loan, . . .	\$173,932 56
Circulation, . . .	107,928 00	Real Estate, . . .	8,700 00
Deposits, . . .	19,260 91	For. Bills and Checks, . . .	10,253 24
Bank Balances, . . .	1,242 00	Bank Balances, . . .	40,116 71
Profits on hand, . . .	5,226 77	Specie, . . .	5,655 17
	<u>\$233,657 68</u>		<u>\$233,657 68</u>
Immediate Liabilities, .	\$128,430 91	Immediate Resources, .	\$56,025 12

Overdue or Suspended Paper, \$2,738.30. Probable loss, not over 25 per ct.  
 Stock owned by Directors, . . . . . 110 shares.  
 Amount of Directors' Liabilities, . . . . . \$15,585 86  
 Largest indebtedness of any one individual or company, . . . 36,500 00  
 Highest Loan at any one time during the past year, . . . 186,051 72  
 Annual Expenses, about . . . . . 1,200 00

## RAILROAD BANK—LOWELL.

[November 10, 1863.]

SAMUEL W. STICKNEY, *President.**Cashier,* JOHN F. ROGERS.

Capital, . . .	\$600,000 00	Loan,* . . .	\$966,950 34
Circulation, . . .	353,707 00	Real Estate, . . .	- -
Deposits, . . .	63,188 10	For. Bills and Checks, . . .	15,591 68
Bank Balances, . . .	773 18	Bank Balances, . . .	122,708 59
Profits on hand, . . .	113,086 09	Specie, . . .	25,503 71
	<u>\$1,130,754 32</u>		<u>\$1,130,754 32</u>
Immediate Liabilities, .	\$417,668 23	Immediate Resources, .	\$163,803 98

Overdue or Suspended Paper, None.

Stock owned by Directors, . . . . . 340 shares.  
 Amount of Directors' Liabilities, . . . . . \$45,505 00  
 Largest indebtedness of any one individual or company, . . . 61,651 00  
 Highest Loan at any one time during the past year, . . . 1,117,402 55  
 Annual Expenses, about . . . . . 5,000 00

\* Including \$635,000 U. S. Loan.

## FREEMAN'S BANK—BOSTON.

[November 12, 1863.]

SOLOMON PIPER, *President.**Cashier,* JEREMY DRAKE.

Capital, . . .	\$400,000 00	Loan,* . . .	\$1,037,851 10
Circulation, . . .	284,600 00	Fixtures, . . .	2,000 00
Deposits, . . .	362,760 90	For. Bills and Checks, . . .	55,779 84
Bank Balances, . . .	118,673 92	Bank Balances, . . .	6,198 22
Profits on hand, . . .	85,494 86	Specie, . . .	99,700 52
	<u>\$1,201,529 68</u>		<u>\$1,201,529 68</u>
Immediate Liabilities, . . .	\$766,034 82	Immediate Resources, . . .	\$161,678 58

Overdue or Suspended Paper; \$5,823.91. No loss anticipated.

Stock owned by Directors, . . . . .	253 shares.
Amount of Directors' Liabilities, . . . . .	\$39,781 73
Largest indebtedness of any one individual or company, . . . . .	39,130 63
Highest Loan at any one time during the past year, . . . . .	1,086,856 82
Annual Expenses, about . . . . .	6,000 00

\* Including \$574,164.22 U. S. Loan.

## BANK OF MUTUAL REDEMPTION—BOSTON.

[November 17, 1863.]

WILLIAM D. FORBES, *President.**Cashier,* EDWARD A. PRESBRY.

Capital, . . .	\$561,700 00	Loan,* . . .	\$1,733,314 93
Circulation, . . .	60,050 00	Real Estate, . . .	- -
Deposits, . . .	80,924 18	For. Bills and Checks, . . .	684,677 51
Bank Balances, . . .	1,949,332 97	Bank Balances, . . .	195,560 97
Profits on hand, . . .	61,554 21	Specie, . . .	100,007 95
	<u>\$2,713,561 36</u>		<u>\$2,713,561 36</u>
Immediate Liabilities, . . .	\$2,090,307 15	Immediate Resources, . . .	\$980,246 43

Overdue or Suspended Paper, None.

Stock owned by Directors,† . . . . .	- -
Amount of Directors' Liabilities, . . . . .	\$18,514 25
Largest indebtedness of any one individual or company, . . . . .	60,000 00
Highest Loan at any one time during the past year, . . . . .	3,108,569 00
Annual Expenses, . . . . .	39,150 00

\* Including \$1,160,760 U. S. Loan.

† The stock is owned by banks only.

## COLUMBIAN BANK—BOSTON.

[November 18, 1868.]

JOHN T. COOLIDGE, *President.**Cashier,* ALBERT DRAKE.

Capital, . . .	\$1,000,000 00	Loan,* . . .	\$1,526,682 98
Circulation, . . .	119,890 00	Real Estate, . . .	- -
Deposits, . . .	796,367 79	For. Bills and Checks, . . .	187,458 00
Bank Balances, . . .	- -	Bank Balances, . . .	41,533 41
Profits on hand, . . .	106,195 62	Specie, . . .	266,779 07
	<u>\$2,022,453 41</u>		<u>\$2,022,453 41</u>
Immediate Liabilities, .	\$916,257 79	Immediate Resources, .	\$495,770 48

Overdue or Suspended Paper, \$16,362.76 No loss anticipated.

Stock owned by Directors, . . . . .	101 shares. .
Amount of Directors' Liabilities, . . . . .	\$43,209 66
Largest indebtedness of any one individual or company, . . . . .	99,000 00
Highest Loan at any one time during the past year, . . . . .	1,948,000 00
Annual Expenses, about . . . . .	13,000 00

\* Including \$808,852.88 U. S. Loan.

## BANK OF NORTH AMERICA—BOSTON.

[January 5, 1864.]

R. W. SHAPLEIGH, *President.**Cashier,* JOHN K. HALL.

Capital, . . .	\$750,000 00	Loan,* . . .	\$1,431,648 44
Circulation, . . .	204,814 00	Real Estate, . . .	- -
Deposits, . . .	526,863 09	For. Bills and Checks, . . .	121,407 98
Bank Balances, . . .	130,017 67	Bank Balances, . . .	10,897 65
Profits on hand, . . .	73,208 14	Specie, . . .	120,948 83
	<u>\$1,684,902 90</u>		<u>\$1,684,902 90</u>
Immediate Liabilities, .	\$861,694 76	Immediate Resources, .	\$243,254 46

Overdue or Suspended Paper, \$43,942.72. Probable loss, about \$30,000.

Stock owned by Directors, . . . . .	206 shares.
Amount of Directors' Liabilities, . . . . .	\$70,016 00
Largest indebtedness of any one individual or company, . . . . .	70,000 00
Highest Loan at any one time during the past year, . . . . .	1,503,354 44
Annual Expenses, about . . . . .	12,000 00

\* Including \$469,750 U. S. Loan.

## GRANITE BANK—BOSTON.

[January 12, 1864.]

JAMES H. BEAL, *President*.*Cashier*, ANDREW J. LOUD.

Capital, . . .	\$900,000 00	Loan,* . . .	\$2,308,672 61
Circulation, . . .	203,010 00	Real Estate, . . .	- -
Deposits, . . .	1,952,510 66	For. Bills and Checks, . . .	762,499 00
Bank Balances, . . .	115,818 80	Bank Balances, . . .	76,448 24
Profits on hand, . . .	119,878 07	Specie, . . .	188,097 18
		Bank of Mut. Red., . . .	5,000 00
	<u>\$3,290,717 08</u>		<u>\$3,290,717 08</u>
Immediate Liabilities, . . .	\$2,271,338 96	Immediate Resources, . . .	\$977,044 42

Overdue or Suspended Paper, None.\*

Stock owned by Directors, . . . . .	428 shares.
Amount of Directors' Liabilities, . . . . .	\$83,700 00
Largest indebtedness of any one individual or company, . . . . .	149,496 00
Highest Loan at any one time during the past year, . . . . .	2,576,042 27
Annual Expenses, about . . . . .	14,000 00

\* Including about \$750,000 U. S. Loan.

## HOWARD BANK—BOSTON.

[January 14, 1864.]

REUBEN E. DEMMON, *President*.*Cashier*, GEORGE E. HERSEY.

Capital, . . .	\$500,000 00	Loan,* . . .	\$1,161,687 68
Circulation, . . .	289,366 00	Real Estate, . . .	- -
Deposits, . . .	438,116 28	For. Bills and Checks, . . .	68,896 53
Bank Balances, . . .	67,691 44	Bank Balances, . . .	19,581 70
Profits on hand, . . .	40,854 58	Specie, . . .	85,862 39
	<u>\$1,336,028 30</u>		<u>\$1,336,028 30</u>
Immediate Liabilities, . . .	\$795,173 72	Immediate Resources, . . .	\$174,340 62

Overdue or Suspended Paper, None.

Stock owned by Directors, . . . . .	92 shares.
Amount of Directors' Liabilities, . . . . .	\$110,923 00
Largest indebtedness of any one individual or company, . . . . .	36,688 00
Highest Loan at any one time during the past year, nearly . . . . .	1,200,000 00
Annual Expenses, about . . . . .	9,000 00

\* Including \$436,270 U. S. Loan.

## SHOE AND LEATHER DEALERS' BANK—BOSTON.

[January 19, 1864.]

CALEB STETSON, *President.**Cashier,* SAMUEL CARR.

Capital, . . . .	\$1,000,000 00	Loan,* . . . .	\$1,989,886 59
Circulation, . . .	397,454 00	Real Estate, . . .	70,000 00
Deposits, . . . .	689,134 14	For. Bills and Checks,	212,692 10
Bank Balances, . .	446,829 88	Bank Balances, . .	163,114 95
Profits on hand, . .	192,061 23	Specie, . . . .	204,363 26
		U. S. Currency, . .	65,422 85
	<u>\$2,705,479 25</u>		<u>\$2,705,479 25</u>
Immediate Liabilities, .	\$1,513,418 02	Immediate Resources,	\$645,592 66

Overdue or Suspended Paper, \$2,159.11. Probable loss, Nothing.

Stock owned by Directors, . . . . . 1,015 shares.

Amount of Directors' Liabilities, . . . . . \$50,171 00

Largest indebtedness of any one individual or company, . . . . . 95,860 00

Highest Loan at any one time during the past year, . . . . . 2,534,346 54

Annual Expenses, about . . . . . 15,000 00

\* Including \$364,000 U. S. Loan.

## MARKET BANK—BOSTON.

[January 21, 1864.]

CHARLES O. WHITMORE, *President.**Cashier,* JONATHAN BROWN, Jr.

Capital, . . . .	\$560,000 00	Loan,* . . . .	\$1,088,857 31
Circulation, . . .	120,368 00	Real Estate, . . .	- -
Deposits, . . . .	493,017 88	For. Bills and Checks,	118,884 54
Bank Balances, . .	55,248 16	Bank Balances, . .	37,000 00
Profits on hand, . .	116,486 90	Specie, . . . .	95,379 09
		Bank of Mut. Red., .	5,000 00
	<u>\$1,345,120 94</u>		<u>\$1,345,120 94</u>
Immediate Liabilities, .	\$668,634 04	Immediate Resources,	\$250,263 63

Overdue or Suspended Paper, \$1,260. Probable loss, Nothing.

Stock owned by Directors, . . . . . 338 shares.

Amount of Directors' Liabilities, . . . . . \$63,017 00

Largest indebtedness of any one individual or company, . . . . . 64,256 00

Highest Loan at any one time during the past year, . . . . . 1,296,343 21

Annual Expenses, about . . . . . 12,000 00

\* Including \$170,000 U. S. Loan.

## MAVERICK BANK—BOSTON.

[January 27, 1864.]

SAMUEL HALL, *President.*

Cashier, SAMUEL PHILLIPS, Jr.

Capital, . . .	\$400,000 00	Loan,* . . .	\$708,075 38
Circulation, . .	133,201 00	For. Bills and Ch'ks,†	67,997 30
Deposits, . . .	272,122 96	Bank Balances, .	2,586 64
Bank Balances, .	12,461 27	Specie, . . .	59,756 26
Profits on hand, .	25,630 85	Bank of Mut. Red., .	5,000 00
	<u>\$843,415 58</u>		<u>\$843,415 58</u>
Immediate Liabilities, .	\$417,785 23	Immediate Resources,	\$130,340 20

Overdue or Suspended Paper, \$3,118.63. Probable loss, say, 50 per cent.  
 Stock owned by Directors, . . . . . 173 shares.  
 Amount of Directors' Liabilities, . . . . . \$127,000 00  
 Largest indebtedness of any one individual or company, . . . 51,285 00  
 Highest Loan at any one time during the past year, . . . 790,000 00  
 Annual Expenses, . . . . . 8,000 00

\* Including \$33,500 U. S. Loan.

† Including \$26,742.84 U. S. Currency.

## ATLAS BANK—BOSTON.

[February 8, 1864.]

M. DAY KIMBALL, *President.*

Cashier, JOSEPH WHITE.

Capital, . . .	\$1,000,000 00	Loan,* . . .	\$1,661,424 68
Circulation, . .	288,276 00	Real Estate, . .	- -
Deposits, . . .	774,070 67	For. Bills and Checks,	327,043 80
Bank Balances, .	6,606 70	Bank Balances, .	12,934 02
Profits on hand, .	82,043 39	Specie, . . .	149,594 26
	<u>\$2,150,996 76</u>		<u>\$2,150,996 76</u>
Immediate Liabilities, .	\$1,068,953 37	Immediate Resources,	\$489,572 08

Overdue or Suspended Paper, \$42,809.22. Probable loss, \$2,000.  
 Stock owned by Directors, . . . . . 192 shares.  
 Amount of Directors' Liabilities, . . . . . \$35,286 57  
 Largest indebtedness of any one individual or company, . . . 40,000 00  
 Highest Loan at any one time during the past year, . . . 2,161,800 78  
 Annual Expenses, about . . . . . 13,000 00

\* Including \$748,700 U. S. Loan.

## MERCHANTS' BANK—BOSTON.

[February 9, 1864.]\*

FRANKLIN HAVEN, *President.**Cashier,* JOHN K. FULLER.

Capital, . . .	\$4,000,000 00	Loan,† . . .	\$6,770,080 54
Circulation, . . .	548,005 00	Real Estate, . . .	400,000 00
Deposits, . . .	2,886,607 05	For. Bills and Checks, . . .	860,486 69
Bank Balances, . . .	817,210 06	Bank Balances, . . .	15,058 84
Profits on hand, . . .	299,421 96	Specie, . . .	500,668 00
	<u>\$8,546,244 07</u>		<u>\$8,546,244 07</u>
Immediate Liabilities, .	\$4,246,822 11	Immediate Resources, .	\$1,876,218 53

Overdue or Suspended Paper, \$2,500.. Probable loss, Nothing.

Stock owned by Directors, . . . . .	1,078 shares.
Amount of Directors' Liabilities, . . . . .	\$183,183 00
Largest indebtedness of any one individual or company, . . . . .	Not stated.
Highest Loan at any one time during the past year, . . . . .	\$7,584,825 32
Annual Expenses, about . . . . .	40,000 00

\* This examination was preparatory to the reduction of the capital stock of the bank to \$8,000,000, in accordance with chapter 228, Acts of 1863.

† Including \$2,800,000 Public Securities.

## FANEUIL HALL BANK—BOSTON.

[February 15, 1864.]

NATHAN ROBBINS, *President.**Cashier,* EDWARD L. TEAD.

Capital, . . .	\$500,000 00	Loan,* . . .	\$1,256,627 81
Circulation, . . .	342,698 00	Real Estate, . . .	60,000 00
Deposits, . . .	638,464 76	For. Bills and Checks, . . .	105,416 77
Bank Balances, . . .	21,014 40	Bank Balances, . . .	10,731 52
Profits on hand, . . .	123,918 94	Specie, . . .	193,315 00
	<u>\$1,626,091 10</u>		<u>\$1,626,091 10</u>
Immediate Liabilities, .	\$1,002,177 16	Immediate Resources, .	\$309,463 29

Overdue or Suspended Paper, \$1,000. Probable loss, Nothing.

Stock owned by Directors, . . . . .	441 shares.
Amount of Directors' Liabilities, . . . . .	\$181,597 00
Largest indebtedness of any one individual or company, . . . . .	40,000 00
Highest Loan at any one time during the past year, . . . . .	1,437,959 68
Annual Expenses, . . . . .	8,000 00

\* Including \$301,150 U. S. Loan.

## NATIONAL BANK—BOSTON.

[February 22, 1864.]

LYMAN NICHOLS, *President.**Cashier,* CHARLES B. HALL.

Capital, . . .	\$750,000 00	Loan,* . . .	\$1,212,387 54
Circulation, . . .	119,283 00	Real Estate, . . .	— —
Deposits, . . .	428,710 38	For. Bills and Checks, . . .	86,338 56
Bank Balances, . . .	61,288 87	Bank Balances, . . .	3,534 86
Profits on hand, . . .	26,017 30	Specie, . . .	82,988 59
	<u>\$1,385,249 55</u>		<u>\$1,385,249 55</u>
Immediate Liabilities, . . .	\$609,282 25	Immediate Resources, . . .	\$172,862 01

## Overdue or Suspended Paper, None.

Stock owned by Directors, . . . . .	386 shares.
Amount of Directors' Liabilities, . . . . .	\$86,248 00
Largest indebtedness of any one individual or company, . . . . .	52,000 00
Highest Loan at any one time during the past year, . . . . .	1,311,067 84
Annual Expenses, about . . . . .	9,000 00

\* Including \$472,500 U. S. Loan.

## BLACKSTONE BANK—BOSTON.

[March 1, 1864.]

FREDERICK GOULD, *President.**Cashier,* JOSHUA LORING.

Capital, . . .	\$750,000 00	Loan,* . . .	\$1,968,099 29
Circulation, . . .	453,865 00	Real Estate, . . .	1,858 79
Deposits, . . .	1,245,621 91	For. Bills and Checks, . . .	511,187 65
Bank Balances, . . .	54,859 87	Bank Balances, . . .	27,090 01
Profits on hand, . . .	146,275 05	Specie, . . .	141,936 09
	<u>\$2,650,121 83</u>		<u>\$2,650,121 83</u>
Immediate Liabilities, . . .	\$1,753,846 78	Immediate Resources, . . .	\$680,163 75

## Overdue or Suspended Paper, None.

Stock owned by Directors, . . . . .	504 shares.
Amount of Directors' Liabilities, . . . . .	\$93,095 00
Largest indebtedness of any one individual or company, . . . . .	77,575 00
Highest Loan at any one time during the past year, . . . . .	1,968,099 29
Annual Expenses, about . . . . .	13,500 00

\* Including \$811,000 U. S. Loan.



## REVERE BANK—BOSTON.

[March 3, 1884.]

SAMUEL H. WALLEY, *President.**Cashier, J. W. LEFAVOUR.*

Capital, . . .	\$1,000,000 00	Loan,* . . .	\$2,728,047 04
Circulation, . . .	245,843 00	Real Estate, . . .	- -
Deposits, . . .	2,294,297 82	For. Bills and Checks, . . .	588,515 00
Bank Balances, . . .	56,102 52	Bank Balances, . . .	177,217 34
Profits on hand, . . .	102,293 56	Specie, . . .	209,757 52
	<u>\$3,698,536 90</u>		<u>\$3,698,536 90</u>
Immediate Liabilities, . . .	\$2,596,243 84	Immediate Resources, . . .	\$970,489 86

Overdue or Suspended Paper, None.

Stock owned by Directors, . . . . .	245 shares.
Amount of Directors' Liabilities, . . . . .	\$114,609 21
Largest indebtedness of any one individual or company, . . . . .	125,000 00
Highest Loan at any one time during the past year, . . . . .	2,765,363 85
Annual Expenses, about . . . . .	17,000 00

\* Including \$670,100 U. S. Loan.

## ELIOT BANK—BOSTON.

[March 8, 1884.]

JOHN DEMERITT, *President.**Cashier, ROBERT L. DAY.*

Capital, . . .	\$600,000 00	Loan,* . . .	\$1,247,698 09
Circulation, . . .	146,461 00	Real Estate, . . .	- -
Deposits, . . .	578,015 46	For. Bills and Checks, . . .	122,005 41
Bank Balances, . . .	109,753 07	Bank Balances, . . .	32,817 15
Profits on hand, . . .	69,346 74	Specie, . . .	96,055 62
		Bank of Mut. Red., . . .	5,000 00
	<u>\$1,503,576 27</u>		<u>\$1,503,576 27</u>
Immediate Liabilities, . . .	\$834,229 53	Immediate Resources, . . .	\$250,878 18

Overdue or Suspended Paper, None.

Stock owned by Directors, . . . . .	145 shares.
Amount of Directors' Liabilities, . . . . .	\$140,370 32
Largest indebtedness of any one individual or company, . . . . .	95,000 00
Highest Loan at any one time during the past year, . . . . .	1,294,529 00
Annual Expenses, about . . . . .	10,000 00

\* Including \$144,000 U. S. Loan.

## EAGLE BANK—BOSTON.

[March 15, 1864.]

WALDO FLINT, *President.**Cashier,* ROBERT S. COVELL.

Capital, . . .	\$1,000,000 00	Loan,* . . .	\$1,869,995 34
Circulation, . .	23,159 00	Real Estate, . .	- -
Deposits, . . .	1,146,576 79	For. Bills and Checks,	148,137 00
Bank Balances, .	16,157 24	Bank Balances, ..	15,642 86
Profits on hand, .	147,980 70	Specie, . . .	300,098 53
	<u>\$2,333,873 73</u>		<u>\$2,333,873 73</u>
Immediate Liabilities, .	\$1,185,893 03	Immediate Resources,	\$786,102 39

Overdue or Suspended Paper, None.

Stock owned by Directors, . . . . .	225 shares.
Amount of Directors' Liabilities, . . . . .	\$155,471 00
Largest indebtedness of any one individual or company, . .	64,838 00
Highest Loan at any one time during the past year, . . .	1,977,285 27
Annual Expenses, about . . . . .	\$13,000 or \$14,000 00

\* Including \$322,224 U. S. Loan.

## MERCANTILE BANK—SALEM.

[March 28, 1864.]

JOHN DWYER, *President.**Cashier,* JOSEPH H. PHIPPEN.

Capital, . . .	\$200,000 00	Loan, . . .	\$313,620 61
Circulation, . .	73,146 00	Real Estate, . .	5,000 00
Deposits, . . .	55,096 12	For. Bills and Checks,	2,491 00
Bank Balances, .	950 03	Bank Balances, .	13,930 25
Profits on hand, .	12,787 85	Specie, . . .	6,938 14
	<u>\$341,980 00</u>		<u>\$341,980 00</u>
Immediate Liabilities, .	\$129,192 15	Immediate Resources,	\$23,359 39

Overdue or Suspended Paper, \$7,222.59. Probable loss, \$3,222.59.

Stock owned by Directors, . . . . .	48 shares.
Amount of Directors' Liabilities, . . . . .	\$17,095 00
Largest indebtedness of any one individual or company, . .	22,574 00
Highest Loan at any one time during the past year,* . . .	326,091 62
Annual Expenses, . . . . .	2,500 00

\* Including \$150,000 Government Loan.

## LYNN MECHANICS' BANK—LYNN.

[March 25, 1864.]

MICAHAH C. PRATT, *President*.*Cashier*, WILLIAM BASSETT.

Capital, . . .	\$250,000 00	Loan, . . .	\$533,782 12
Circulation, . .	220,878 00	Real Estate, . .	12,858 25
Deposits, . . .	166,227 18	For. Bills and Checks,	19,946 00
Bank Balances, .	32,692 68	Bank Balances, .	136,255 15
Profits on hand, .	49,497 85	Specie, . . .	16,454 19
	<u>\$719,295 71</u>		<u>\$719,295 71 3</u>
Immediate Liabilities, .	\$419,797 86	Immediate Resources,	\$172,655 84

Overdue or Suspended Paper, \$5,406.25. Probable loss, \$5,000.

Stock owned by Directors, . . . . .	187 shares.
Amount of Directors' Liabilities, . . . . .	\$133,032 00
Largest indebtedness of any one individual or company, . .	27,882 00
Highest Loan at any one time during the past year,* . .	575,446 76
Annual Expenses, about . . . . .	8,500 00

\* Including \$125,060 Government Loan.

## ASIATIC BANK—SALEM.

[March 29, 1864.]

LEONARD B. HARRINGTON, *President*.*Cashier*, WILLIAM H. FOSTER.

Capital, . . .	\$315,000 00	Loan, . . .	\$583,268 77
Circulation, . .	136,276 00	Real Estate, . .	85,000 00
Deposits, . . .	252,233 89	For. Bills and Checks,	21,966 49
Bank Balances, .	33,053 45	Bank Balances, .	102,712 01
Profits on hand, .	20,328 93	Specie, . . .	13,945 00
	<u>\$756,892 27</u>		<u>\$756,892 27</u>
Immediate Liabilities, .	\$421,563 34	Immediate Resources,	\$138,623 50

Overdue or Suspended Paper, \$30,147.62. Probable loss, \$15,000.

Stock owned by Directors, . . . . .	338 shares.
Amount of Directors' Liabilities, . . . . .	\$2,750 00
Largest indebtedness of any one individual or company, . .	25,000 00
Highest Loan at any one time during the past year,* . .	700,805 00
Annual Expenses, about . . . . .	4,000 00

\* Including about \$250,000 Government Loan.

## NAUMKEAG BANK—SALEM.

[March 30, 1864.]

E. D. KIMBALL, *President.**Cashier,* JOSEPH H. TOWNE.

Capital, . . .	\$500,000 00	Loan, . . .	\$1,018,364 33
Circulation, . . .	212,876 00	Stocks, . . .	675 00
Deposits, . . .	379,870 69	For. Bills and Checks, . . .	14,648 00
Bank Balances, . . .	1,248 58	Bank Balances, . . .	103,583 25
Profits on hand, . . .	71,041 18	Specie, . . .	27,565 87
	<u>\$1,164,836 45</u>		<u>\$1,164,836 45</u>
Immediate Liabilities, .	\$593,795 27	Immediate Resources, .	\$145,797 12

Overdue or Suspended Paper, \$24,915.49. Probable loss, Not stated.

Stock owned by Directors, . . . . .	371 shares.
Amount of Directors' Liabilities, . . . . .	\$61,657 97
Largest indebtedness of any one individual or company, . . . . .	34,896 68
Highest Loan at any one time during the past year,* . . . . .	1,037,864 82
Annual Expenses, about . . . . .	5,000 00

\* Including about \$700,000 Government Loan.

## WARREN BANK—SOUTH DANVERS.

[April 6, 1864.]

LEWIS ALLEN, *President.**Cashier,* FRANCIS BAKER.

Capital, . . .	\$250,000 00	Loan, . . .	\$459,053 25
Circulation, . . .	156,952 50	Real Estate, . . .	6,000 00
Deposits, . . .	80,061 90	For. Bills and Checks, . . .	10,910 95
Bank Balances, . . .	1,234 55	Bank Balances, . . .	17,253 97
Profits on hand, . . .	23,293 67	Specie, . . .	13,324 45
		Bank of Mut. Red., . . .	5,000 00
	<u>\$511,542 62</u>		<u>\$511,542 62</u>
Immediate Liabilities, .	\$238,248 95	Immediate Resources, .	\$41,489 37

Overdue or Suspended Paper, \$2,000. Probable loss, Nothing.

Stock owned by Directors, . . . . .	278 shares.
Amount of Directors' Liabilities, . . . . .	\$60,303 20
Largest indebtedness of any one individual or company, . . . . .	Not stated.
Highest Loan at any one time during the past year,* . . . . .	\$166,268 37
Annual Expenses, about . . . . .	2,600 00

\* Including \$194,587.01 Government Loan.

## NEPONSET BANK—CANTON.

[April 8, 1864.]

CHARLES H. FRENCH, *President.**Cashier,* FRANCIS W. DEANE.

Capital, . . .	\$100,000 00	Loan, . . .	\$258,922 91
Circulation, . . .	104,847 00	Real Estate, . . .	- -
Deposits, . . .	68,391 39	For. Bills and Checks,	8,229 93
Bank Balances, . . .	135 62	Bank Balances, . . .	26,813 22
Profits on hand, . . .	24,487 19	Specie, . . .	3,895 14
	<u>\$297,861 20</u>		<u>\$297,861 20</u>
Immediate Liabilities, .	\$173,374 01	Immediate Resources,	\$38,938 29

Overdue or Suspended Paper, \$5,248.27. No loss anticipated.

Stock owned by Directors, . . . . .	248 shares.
Amount of Directors' Liabilities, . . . . .	\$37,205 68
Largest indebtedness of any one individual or company, . . . . .	22,009 00
Highest Loan at any one time during the past year,* . . . . .	260,449 29
Annual Expenses, . . . . .	1,800 00

\* Including \$60,000 Government Loan.

## PRESCOTT BANK—LOWELL.

[April 18, 1864.]

JOEL ADAMS, *President.**Cashier,* A. S. TYLER.

Capital, . . .	\$200,000 00	Loan, . . .	\$473,736 19
Circulation, . . .	194,905 00	Real Estate, . . .	- -
Deposits, . . .	134,278 51	For. Bills and Checks,	10,292 60
Bank Balances, . . .	336 78	Bank Balances, . . .	73,657 83
Profits on hand, . . .	35,892 39	Specie, . . .	7,726 06
	<u>\$565,412 68</u>		<u>\$565,412 68</u>
Immediate Liabilities, .	\$329,520 29	Immediate Resources,	\$91,676 49

Overdue or Suspended Paper, \$20. Probable loss, Nothing.

Stock owned by Directors, . . . . .	281 shares.
Amount of Directors' Liabilities, . . . . .	\$31,182 86
Largest indebtedness of any one individual or company, . . . . .	50,000 00
Highest Loan at any one time during the past year,* . . . . .	485,638 62
Annual Expenses, about . . . . .	3,000 00

\* Including \$177,300 Government Loan.

## APPLETON BANK—LOWELL.

[April 13, 1864.]

JOHN A. KNOWLES, *President*.*Cashier*, JOHN F. KIMBALL.

Capital, . . .	\$200,000 00	Loan, . . .	\$492,354 21
Circulation, . . .	218,818 00	Real Estate, . . .	25,781 57
Deposits, . . .	163,446 84	For. Bills and Checks, . . .	27,813 09
Bank Balances, . . .	1,661 56	Bank Balances, . . .	46,616 16
Profits on hand, . . .	23,335 49	Specie, . . .	9,696 86
		Bank of Mut. Red., . . .	5,000 00
	<u>\$607,261 89</u>		<u>\$607,261 89</u>
Immediate Liabilities, . .	\$383,926 40	Immediate Resources, . .	\$84,126 11

Overdue or Suspended Paper, None.

Stock owned by Directors, . . . . .	150 shares.
Amount of Directors' Liabilities, . . . . .	\$41,545 00
Largest indebtedness of any one individual or company, . . . . .	66,086 00
Highest Loan at any one time during the past year,* . . . . .	502,000 00
Annual Expenses, about . . . . .	3,000 00

\* Including \$170,800 Government Loan.

## LOWELL BANK—LOWELL.

[April 14, 1864.]

JOSHUA BENNETT, *President*.*Cashier*, CHARLES M. WILLIAMS.

Capital, . . .	\$200,000 00	Loan,* . . .	\$338,111 66
Circulation, . . .	102,861 00	Real Estate, . . .	- -
Deposits, . . .	59,267 78	For. Bills and Checks, . . .	1,139 58
Bank Balances, . . .	447 47	Bank Balances, . . .	42,276 25
Profits on hand, . . .	24,943 58	Specie, . . .	2,992 34
		Bank of Mut. Red., . . .	3,000 00
	<u>\$387,519 83</u>		<u>\$387,519 83</u>
Immediate Liabilities, . .	\$162,576 25	Immediate Resources, . .	\$46,408 17

Overdue or Suspended Paper, \$2,050. Probable loss, Nothing.

Stock owned by Directors, . . . . .	154 shares.
Amount of Directors' Liabilities, . . . . .	\$19,578 68
Largest indebtedness of any one individual or company, . . . . .	50,000 00
Highest Loan at any one time during the past year, . . . . .	398,202 79
Annual Expenses, about . . . . .	2,100 00

\* Including \$55,000 U. S. Loan.

## BAY STATE BANK—LAWRENCE.

[April 21, 1864.]

CHARLES S. STORROW, *President.**Cashier,* NATHANIEL WHITE.

Capital, . . .	\$375,000 00	Loan, . . .	\$825,587 46
Circulation, . .	358,836 00	Real Estate, . .	20,000 00
Deposits, . . .	157,052 56	For. Bills and Checks,	47,034 58
Bank Balances, .	1,360 12	Bank Balances, .	11,760 61
Profits on hand, .	29,085 47	Specie, . . .	16,951 50
	<u>\$921,334 15</u>		<u>\$921,334 15</u>
Immediate Liabilities, .	\$517,248 68	Immediate Resources,	\$75,746 69

Overdue or Suspended Paper, None.

Stock owned by Directors, . . . . .	109 shares.
Amount of Directors' Liabilities, . . . . .	\$6,545 30
Largest indebtedness of any one individual or company, . . . . .	90,000 00
Highest Loan at any one time during the past year,* . . . . .	825,587 46
Annual Expenses, . . . . .	6,250 00

\* Including \$433,000 U. S. and \$30,000 Mass. Loan.

## ABINGTON BANK—ABINGTON.

[April 23, 1864.]

BAXTER COBB, *President.**Cashier,* JUDSON N. FARRAR.

Capital, . . .	\$150,000 00	Loan, . . .	\$293,175 14
Circulation, . .	131,823 00	Real Estate, . .	6,000 00
Deposits, . . .	86,534 23	For. Bills and Checks,	9,109 83
Bank Balances, .	- -	Bank Balances, .	14,577 11
Profits on hand, .	15,330 10	Specie, . . .	5,825 25
		Bank of Mut. Red., .	5,000 00
	<u>\$333,687 33</u>		<u>\$333,687 33</u>
Immediate Liabilities, .	\$168,357 23	Immediate Resources,	\$29,512 19

Overdue or Suspended Paper, \$2,300. No loss anticipated.

Stock owned by Directors, . . . . .	181 shares.
Amount of Directors' Liabilities, . . . . .	\$25,852 83
Largest indebtedness of any one individual or company, . . . . .	19,500 00
Highest Loan at any one time during the past year,* . . . . .	808,770 00
Annual Expenses, about . . . . .	2,000 00

\* Including \$106,200 Government Loan.

## CAMBRIDGE CITY BANK—CAMBRIDGE.

[April 26, 1864.]

JOHN LIVERMORE, *President.**Cashier,* EDWARD RICHARDSON.

Capital, . . .	\$100,000 00	Loan, . . .	\$240,461 76
Circulation, . . .	90,270 00	Real Estate, . . .	- -
Deposits, . . .	50,420 05	For. Bills and Checks, . . .	4,061 30
Bank Balances, . . .	- -	Bank Balances, . . .	407 37
Profits on hand, . . .	12,240 38	Specie, . . .	8,000 00
	<u>\$252,930 43</u>		<u>\$252,930 43</u>
Immediate Liabilities, .	\$140,690 05	Immediate Resources, .	\$12,468 67

Overdue or Suspended Paper, \$6,202.86.	Probable loss, About \$1,200.
Stock owned by Directors, . . . . .	46 shares.
Amount of Directors' Liabilities, . . . . .	\$2,822 25
Largest indebtedness of any one individual or company, . . . . .	15,471 90
Highest Loan at any one time during the past year,* . . . . .	249,002 89
Annual Expenses, . . . . .	2,350 00

\* Including \$135,816.02 Government Loan.

## BRIGHTON MARKET BANK—BRIGHTON.

[April 23, 1864.]

LIFE BALDWIN, *President.**Cashier,* E. P. WRIGHT.

Capital, . . .	\$250,000 00	Loan, . . .	\$543,850 05
Circulation, . . .	243,149 00	Real Estate, . . .	8,240 28
Deposits, . . .	127,822 68	For. Bills and Checks, . . .	7,421 77
Bank Balances, . . .	1,581 81	Bank Balances, . . .	55,545 45
Profits on hand, . . .	11,282 54	Specie, . . .	13,778 48
	<u>\$633,836 03</u>	Bank of Mut. Red., . . .	5,000 00
	<u>\$372,553 49</u>		<u>\$633,836 03</u>
Immediate Liabilities, .	\$372,553 49	Immediate Resources, .	\$76,745 70

Overdue or Suspended Paper, \$621.78	Probable loss, Nothing.
Stock owned by Directors, . . . . .	220 shares.
Amount of Directors' Liabilities, . . . . .	\$29,334 00
Largest indebtedness of any one individual or company, . . . . .	68,775 00
Highest Loan at any one time during the past year,* . . . . .	576,010 18
Annual Expenses, . . . . .	3,800 00

\* Including about \$150,000 Government Loan.



## HADLEY FALLS BANK—HOLYOKE.

[May 8, 1884.]

ABEL D. CHAPIN, *President.**Cashier,* CHARLES W. RANLETT.

Capital, . . . .	\$200,000 00	Loan, . . . .	\$415,869 16
Circulation, . . .	203,920 00	Vault and Furniture,	2,000 00
Deposits, . . . .	74,600 46	For. Bills and Checks,	5,945 67
Bank Balances, . .	633 25	Bank Balances, . .	65,818 70
Profits on hand, . .	26,780 45	Specie, . . . .	13,280 63 ,
		Bank of Mut. Red., .	3,000 00
	<u>\$505,914 16</u>		<u>\$505,914 16</u>
Immediate Liabilities, .	\$279,153 71	Immediate Resources,	\$85,045 00

Overdue or Suspended Paper, \$9,018.60. No loss anticipated.

Stock owned by Directors, . . . . .	194 shares.
Amount of Directors' Liabilities, . . . . .	\$6,828 00
Largest indebtedness of any one individual or company, . . . . .	30,000 00
Highest Loan at any one time during the past year,* . . . . .	415,869 16
Annual Expenses, about . . . . .	3,300 00

\* Including \$208,000 Government Loan.

## FALL RIVER BANK—FALL RIVER.

[May 10, 1884.]

DAVID ANTHONY, *President.**Cashier,* GEORGE R. FISKE.

Capital, . . . .	\$350,000 00	Loan, . . . .	\$579,458 55
Circulation, . . .	176,492 00	Real Estate, . . .	8,000 00
Deposits, . . . .	97,023 97	For. Bills and Checks,	4,054 00
Bank Balances, . .	- -	Bank Balances, . .	74,309 64
Profits on hand, . .	54,116 76	Specie, . . . .	11,810 54
	<u>\$677,632 73</u>		<u>\$677,632 73</u>
Immediate Liabilities, .	\$273,515 97	Immediate Resources,	\$90,174 18

Overdue or Suspended Paper, \$792. Probable loss, One-half.

Stock owned by Directors, . . . . .	345 shares.
Amount of Directors' Liabilities, . . . . .	\$15,700 00
Largest indebtedness of any one individual or company, . . . . .	41,500 00
Highest Loan at any one time during the past year,* . . . . .	630,030 82
Annual Expenses, about . . . . .	2,250 00

\* Including about \$300,000 Government Loan.

## ANDOVER BANK—ANDOVER.

[May 11, 1864.]

JOHN FLINT, *President.**Cashier,* MOSES FOSTER, Jr.

Capital, . . .	\$250,000 00	Loan, . . .	\$380,597 20
Circulation, . . .	119,739 00	Real Estate, . . .	5,000 00
Deposits, . . .	33,691 97	For. Bills and Checks, . . .	27,090 67
Bank Balances, . . .	- -	Bank Balances, . . .	4,934 51
Profits on hand, . . .	22,643 45	Specie, . . .	8,452 04
	<u>\$426,074 42</u>		<u>\$426,074 42</u>
Immediate Liabilities, .	\$153,430 97	Immediate Resources, .	\$40,477 22

Overdue or Suspended Paper, \$4,430. Probable loss, Fifty per cent.

Stock owned by Directors, . . . . .	97 shares.
Amount of Directors' Liabilities, . . . . .	\$30,097 86
Largest indebtedness of any one individual or company, . . . . .	14,011 75
Highest Loan at any one time during the past year,* . . . . .	441,493 46
Annual Expenses, about . . . . .	1,600 00

\* Including about \$220,000 Government Loan.

## DANVERS BANK—SOUTH DANVERS.

[May 12, 1864.]

EBEN SUTTON, *President.**Cashier,* GEORGE A. OSBORNE.

Capital, . . .	\$150,000 00	Loan, . . .	\$300,221 36
Circulation, . . .	124,510 00	Real Estate, . . .	1,500 00
Deposits, . . .	41,101 93	For. Bills and Checks, . . .	35,227 82
Bank Balances, . . .	507 14	Bank Balances, . . .	5,593 98
Profits on hand, . . .	36,165 97	Specie, . . .	9,741 93
	<u>\$352,285 04</u>		<u>\$352,285 04</u>
Immediate Liabilities, .	\$166,119 07	Immediate Resources, .	\$50,563 68

Overdue or Suspended Paper, \$4,351.35. Probable loss, About \$500.

Stock owned by Directors, . . . . .	120 shares.
Amount of Directors' Liabilities, . . . . .	\$24,625 85
Largest indebtedness of any one individual or company, . . . . .	29,000 00
Highest Loan at any one time during the past year,* . . . . .	305,473 78
Annual Expenses, about . . . . .	2,000 00

\* No Government Loan.

## UNION BANK OF WEYMOUTH AND BRAINTREE—WEYMOUTH.

[May 17, 1864.]

MINOT TIRRELL, *President.**Cashier,* JOHN W. LOUD.

Capital, . . .	\$150,000 00	Loan, . . .	\$295,816 68
Circulation, . . .	102,714 00	Real Estate, . . .	4,500 00
Deposits, . . .	48,542 60	For. Bills and Checks, . . .	6,900 88
Bank Balances, . . .	- -	Bank Balances, . . .	18,269 51
Profits on hand, . . .	26,249 52	Specie, . . .	7,019 05
	<u>\$327,506 12</u>		<u>\$327,506 12</u>
Immediate Liabilities, .	\$151,256 60	Immediate Resources, .	\$27,189 44

Overdue or Suspended Paper, \$8,155.33.	Probable loss, Perhaps \$1,500.
Stock owned by Directors, . . . . .	119 shares.
Amount of Directors' Liabilities, . . . . .	\$20,895 79
Largest indebtedness of any one individual or company, . . . . .	15,000 00
Highest Loan at any one time during the past year,* . . . . .	315,417 65
Annual Expenses, about . . . . .	2,400 00

\* Including about \$150,000 Government Loan.

## POWOW RIVER BANK—SALISBURY.

[May 20, 1864.]

JONATHAN B. WEBSTER, *President.**Cashier,* GEORGE F. BAGLEY.

Capital, . . .	\$100,000 00	Loan, . . .	\$229,204 33
Circulation, . . .	95,024 00	Real Estate, . . .	4,900 00
Deposits, . . .	75,784 35	For. Bills and Checks, . . .	6,129 50
Bank Balances, . . .	- -	Bank Balances, . . .	40,064 41
Profits on hand, . . .	14,990 05	Specie, . . .	5,450 16
	<u>\$285,748 40</u>		<u>\$285,748 40</u>
Immediate Liabilities, .	\$170,758 35	Immediate Resources, .	\$51,644 07

Overdue or Suspended Paper, None.

Stock owned by Directors, . . . . .	108 shares.
Amount of Directors' Liabilities, . . . . .	\$5,087 89
Largest indebtedness of any one individual or company, . . . . .	35,000 00
Highest Loan at any one time during the past year,* . . . . .	229,204 33
Annual Expenses, about . . . . .	1,500 00

\* Including \$55,000 U. S. Bonds, and \$7,000 Mass. Bonds.

## OCEAN BANK—NEWBURYPORT.

[May 21, 1864.]

ENOCH S. WILLIAMS, *President.**Cashier,* PHILIP H. LUNT.

Capital, . . .	\$150,000 00	Loan, . . .	\$341,946 23
Circulation, . . .	149,787 00	Real Estate, . . .	2,500 00
Deposits, . . .	101,236 99	For. Bills and Checks, . . .	4,057 01
Bank Balances, . . .	— —	Bank Balances, . . .	65,698 00
Profits on hand, . . .	25,334 15	Specie, . . .	11,196 90
		Bank of Mut. Red., . . .	940 00
	<u>\$426,338 14</u>		<u>\$426,338 14</u>
Immediate Liabilities, . . .	\$251,003 99	Immediate Resources, . . .	\$80,951 91

Overdue or Suspended Paper, \$100. Probable loss, None.

Stock owned by Directors, . . . . .	351 shares.
Amount of Directors' Liabilities, . . . . .	\$22,297 00
Largest indebtedness of any one individual or company, . . . . .	27,500 00
Highest Loan at any one time during the past year,* . . . . .	354,494 69
Annual Expenses, about . . . . .	1,750 00

\* Including \$50,000 Government Loan.

## PEMBERTON BANK—LAWRENCE.

[May 24, 1864.]

LEVI SPRAGUE, *President.**Cashier,* WILLIAM H. JAQUITH.

Capital, . . .	\$100,000 00	Loan, . . .	\$251,115 92
Circulation, . . .	92,927 00	Real Estate, . . .	7,000 00
Deposits, . . .	86,309 83	For. Bills and Checks, . . .	12,576 44
Bank Balances, . . .	— —	Bank Balances, . . .	17,914 57
Profits on hand, . . .	17,765 70	Specie, . . .	3,395 60
		Bank of Mut. Red., . . .	5,000 00
	<u>\$297,002 53</u>		<u>\$297,002 53</u>
Immediate Liabilities, . . .	\$179,236 83	Immediate Resources, . . .	\$33,886 61

Overdue or Suspended Paper, \$670.02. Probable loss, None.

Stock owned by Directors, . . . . .	150 shares.
Amount of Directors' Liabilities, . . . . .	\$24,896 14
Largest indebtedness of any one individual or company, . . . . .	18,608 18
Highest Loan at any one time during the past year,* . . . . .	261,096 87
Annual Expenses, about . . . . .	1,800 00

\* Including \$61,000 Government Loan.

## SPICKET FALLS BANK—METHUEN.

[May 24, 1884.]

JOHN DAVIS, *President.**Cashier,* GEORGE FOOT.

Capital, . . .	\$100,000 00	Loan, . . .	\$192,857 90
Circulation, . . .	78,650 00	Real Estate, . . .	- -
Deposits, . . .	56,907 38	For. Bills and Checks, . . .	1,734 00
Bank Balances, . . .	1,400 29	Bank Balances, . . .	38,293 25
Profits on hand, . . .	6,190 42	Specie, . . .	2,262 94
		Bank of Mut. Red., . . .	3,000 00
	<u>\$238,148 09</u>		<u>\$238,148 09</u>
Immediate Liabilities, .	\$131,957 67	Immediate Resources, .	\$42,290 19

Overdue or Suspended Paper, \$16,671. Probable loss, About \$5,000.

Stock owned by Directors, . . . . .	87 shares.
Amount of Directors' Liabilities, . . . . .	Nothing.
Largest indebtedness of any one individual or company, . . .	\$15,000 00
Highest Loan at any one time during the past year,* . . .	197,291 81
Annual Expenses, . . . . .	1,400 00

\* Including \$155,000 Government Loan.

## HAVERHILL BANK—HAVERHILL.

[May 25, 1884.]

JOHN A. APPLETON, *President.**Cashier,* JAMES E. GALE.

Capital, . . .	\$200,000 00	Loan, . . .	\$394,553 11
Circulation, . . .	135,474 00	Real Estate, . . .	8,250 00
Deposits, . . .	58,890 53	For. Bills and Checks, . . .	919 00
Bank Balances, . . .	41,894 30	Bank Balances, . . .	24,386 99
Profits on hand, . . .	3,141 53	Specie, . . .	6,291 26
		Bank of Mut. Red., . . .	5,000 00
	<u>\$439,400 36</u>		<u>\$439,400 36</u>
Immediate Liabilities, .	\$236,258 83	Immediate Resources, .	\$31,597

Overdue or Suspended Paper, \$14,761.81. No loss expected.

Stock owned by Directors, . . . . .	65 shares.
Amount of Directors' Liabilities, . . . . .	\$21,341 03
Largest indebtedness of any one individual or company, . . .	14,744 80
Highest Loan at any one time during the past year,* . . .	394,553 11
Annual Expenses, . . . . .	2,350 00

\* Including \$238,000 U. S. Loan.

## ESSEX BANK—HAVERHILL.

[May 25, 1864.]

JAMES GALE, *President.**Cashier,* WILLIAM CALDWELL.

Capital, . . .	\$100,000 00	Loan, . . .	\$207,597 90
Circulation, . . .	82,582 00	Real Estate, . . .	8,000 00
Deposits, . . .	28,187 59	For. Bills and Checks, . . .	2,505 97
Bank Balances, . . .	5,060 88	Bank Balances, . . .	959 34
Profits on hand, . . .	9,232 90	Specie, . . .	3,000 16
		Bank of Mut. Red., . . .	3,000 00
	<u>\$225,063 37</u>		<u>\$225,063 37</u>
Immediate Liabilities, . .	\$115,830 47	Immediate Resources, . .	\$6,465 47

Overdue or Suspended Paper, \$32,000. Probable loss, \$10,000.

Stock owned by Directors, . . . . .	41 shares.
Amount of Directors' Liabilities, . . . . .	\$7,700 00
Largest indebtedness of any one individual or company, . . . . .	20,000 00
Highest Loan at any one time during the past year,* . . . . .	217,805 00
Annual Expenses, . . . . .	1,400 00

\* Including \$120,000 Government Loan.

## UNION BANK—HAVERHILL.

[May 25, 1864.]

GEORGE COGSWELL, *President.**Cashier,* ELBRIDGE G. WOOD.

Capital, . . .	\$200,000 00	Loan, . . .	\$364,931 70
Circulation, . . .	146,461 00	Real Estate, . . .	10,000 00
Deposits, . . .	104,262 60	For. Bills and Checks, . . .	38,153 29
Bank Balances, . . .	34 73	Bank Balances, . . .	51,459 76
Profits on hand, . . .	17,715 00	Specie, . . .	3,928 58
	<u>\$468,473 33</u>		<u>\$468,473 33</u>
Immediate Liabilities, . .	\$250,758 33	Immediate Resources, . .	\$93,541 63

Overdue or Suspended Paper, \$6,762.42. No loss expected.

Stock owned by Directors, . . . . .	205 shares.
Amount of Directors' Liabilities, . . . . .	\$10,143 00
Largest indebtedness of any one individual or company, . . . . .	10,000 00
Highest Loan at any one time during the past year,* . . . . .	377,276 55
Annual Expenses, about . . . . .	2,500 00

\* Including \$278,000 Government Loan.

## PLYMOUTH BANK—PLYMOUTH.

[May 31, 1864.]

WILLIAM T. DAVIS, *President.**Cashier,* ISAAC N. STODDARD.

Capital, . . .	\$150,000 00	Loan, . . .	\$299,535 64
Circulation, . .	141,215 00	Real Estate, . .	2,500 00
Deposits, . . .	49,553 17	For. Bills and Checks,	27,083 18
Bank Balances, .	— —	Bank Balances, .	18,639 90
Profits on hand, .	17,364 55	Specie, . . .	6,874 00
		Bank of Mut. Red., .	8,500 00
	<u>\$358,132 72</u>		<u>\$358,132 72</u>
Immediate Liabilities, .	\$190,768 17	Immediate Resources,	\$52,597 08

Overdue or Suspended Paper, \$460. Probable loss, Nothing.

Stock owned by Directors, . . . . .	139 shares.
Amount of Directors' Liabilities, . . . . .	\$24,831 70
Largest indebtedness of any one individual or company, . . . . .	51,844 23
Highest Loan at any one time during the past year,* . . . . .	\$25,265 25
Annual Expenses, about . . . . .	8,000 00

\* Including about \$121,000 Government Loan.

## WAREHAM BANK—WAREHAM.

[June 1, 1864.]

JOSHUA B. TOBEY, *President.**Cashier,* THOMAS R. MILES.

Capital, . . .	\$100,000 00	Loan, . . .	\$209,002 08
Circulation, . .	71,461 00	Real Estate, . .	5,000 00
Deposits, . . .	69,689 09	For. Bills and Checks,	6,290 27
Bank Balances, .	— —	Bank Balances, .	23,814 51
Profits on hand, .	9,239 77	Specie, . . .	6,283 00
	<u>\$250,389 86</u>		<u>\$250,389 86</u>
Immediate Liabilities, .	\$141,150 09	Immediate Resources,	\$36,387 78

Overdue or Suspended Paper, \$5,899.99. Probable loss, About half.

Stock owned by Directors, . . . . .	104 shares.
Amount of Directors' Liabilities, . . . . .	\$375 00
Largest indebtedness of any one individual or company, . . . . .	16,000 00
Highest Loan at any one time during the past year,* . . . . .	214,456 35
Annual Expenses, about . . . . .	1,500 00

\* Including \$17,263.97 Government Loan.

## PITTSFIELD BANK—PITTSFIELD.

[June 6, 1864.]

JULIUS ROCKWELL, *President.**Cashier,* E. S. FRANCIS.

Capital, . . .	\$500,000 00	Loan, . . .	\$1,063,159 37
Circulation, . . .	401,683 00	Real Estate, . . .	13,767 14
Deposits, . . .	286,733 66	For. Bills and Checks, . . .	31,187 82
Bank Balances, . . .	11,038 84	Bank Balances, . . .	160,178 58
Profits on hand, . . .	76,857 41	Specie, . . .	5,070 00
		Bank of Mut. Red., . . .	3,000 00
	<u>\$1,276,312 91</u>		<u>\$1,276,312 91</u>
Immediate Liabilities, . . .	\$699,455 50	Immediate Resources, . . .	\$196,386 40

Overdue or Suspended Paper, \$28,933.65. Probable loss, \$7,000.	
Stock owned by Directors, . . . . .	537 shares.
Amount of Directors' Liabilities, . . . . .	\$208,671 74
Largest indebtedness of any one individual or company, . . . . .	89,196 00
Highest Loan at any one time during the past year,* . . . . .	1,207,868 08
Annual Expenses, . . . . .	6,600 00

\* Including \$462,800 Government Loan.

## AGRICULTURAL BANK—PITTSFIELD.

[June 7, 1864.]

THOMAS F. PLUNKETT, *President.**Cashier,* JOHN R. WARRINER.

Capital, . . .	\$200,000 00	Loan, . . .	\$483,416 50
Circulation, . . .	173,369 00	Real Estate, . . .	16,491 19
Deposits, . . .	190,888 23	For. Bills and Checks, . . .	3,727 38
Bank Balances, . . .	5,825 04	Bank Balances, . . .	101,770 63
Profits on hand, . . .	48,706 53	Specie, . . .	10,883 10
		Bank of Mut. Red., . . .	3,000 00
	<u>\$618,788 80</u>		<u>\$618,788 80</u>
Immediate Liabilities, . . .	\$370,082 27	Immediate Resources, . . .	\$115,881 11

Overdue or Suspended Paper, \$2,055.44. Probable loss, About \$500.	
Stock owned by Directors, . . . . .	244 shares.
Amount of Directors' Liabilities, . . . . .	\$20,897 56
Largest indebtedness of any one individual or company, . . . . .	60,000 00
Highest Loan at any one time during the past year,* . . . . .	491,114 35
Annual Expenses, about . . . . .	2,900 00

\* Including \$136,000 U. S. Loan, and \$10,000 State Loan.



## AGAWAM BANK—SPRINGFIELD.

[June 8, 1864.]

MARVIN CHAPIN, *President.**Cashier,* F. S. BAILEY.

Capital, . . .	\$300,000 00	Loan,* . . .	\$744,687 64
Circulation, . . .	321,271 00	Real Estate, . . .	10,708 83
Deposits, . . .	274,224 88	For. Bills and Ch'ks,†	35,880 02
Bank Balances, . . .	2,353 28	Bank Balances, . . .	139,484 47
Profits on hand, . . .	41,606 71	Specie, . . .	5,694 91
		Bank of Mut. Red., .	-3,000 00
	<u>\$939,455 87</u>		<u>\$939,455 87</u>
Immediate Liabilities, .	\$597,849 16	Immediate Resources,	\$181,059 40

Overdue or Suspended Paper, \$400. No loss anticipated.

Stock owned by Directors, . . . . .	195 shares.
Amount of Directors' Liabilities, . . . . .	\$50,381 56
Largest indebtedness of any one individual or company, . . . . .	65,308 00
Highest Loan at any one time during the past year,‡ . . . . .	818,162 56
Annual Expenses, . . . . .	\$5,000 to 5,500 00

\* Including \$264,305 U. S. Securities.

† Legal Tender Notes included, \$24,200.

‡ About half of this was Government Loan.

## BEVERLY BANK—BEVERLY.

[June 10, 1864.]

SAMUEL ENDICOTT, *President.**Cashier,* ROBERT G. BENNETT.

Capital, . . .	\$125,000 00	Loan, . . .	\$256,351 59
Circulation, . . .	86,681 00	Real Estate, . . .	- -
Deposits, . . .	57,623 88	For. Bills and Checks, . . .	3,329 29
Bank Balances, . . .	2,164 54	Bank Balances, ' . . .	9,603 54
Profits on hand, . . .	10,179 41	Specie, . . .	12,364 41
	<u>\$281,648 83</u>		<u>\$281,648 83</u>
Immediate Liabilities, .	\$146,469 42	Immediate Resources,	\$25,297 24

Overdue or Suspended Paper, \$1,738. No loss anticipated.

Stock owned by Directors, . . . . .	96 shares.
Amount of Directors' Liabilities, . . . . .	\$21,807 00
Largest indebtedness of any one individual or company, . . . . .	16,142 00
Highest Loan at any one time during the past year,* . . . . .	286,398 58
Annual Expenses, about . . . . .	2,400 00

\* Including \$60,000 Government Loan.

## FRANKLIN COUNTY BANK—GREENFIELD.

[June 16, 1864.]

IRA ABERCROMBIE, *President.**Cashier,* R. A. PACKARD.

Capital, . . .	\$200,000 00	Loan, . . .	\$390,043 45
Circulation, . . .	160,110 00	Real Estate, . . .	6,600 00
Deposits, . . .	70,726 10	For. Bills and Checks, . . .	8,618 00
Bank Balances, . . .	1,185 15	Bank Balances, . . .	48,225 84
Profits on hand, . . .	29,766 04	Specie, . . .	5,300 00
		Bank of Mut. Red.. . .	3,000 00
	<u>\$461,787 29</u>		<u>\$461,787 29</u>
Immediate Liabilities, .	\$232,021 25	Immediate Resources, .	\$62,143 84

Overdue or Suspended Paper, \$14,343.70. Probable loss, None.

Stock owned by Directors, . . . . .	158 shares.
Amount of Directors' Liabilities, . . . . .	\$2,321 00
Largest indebtedness of any one individual or company, . . . . .	20,000 00
Highest Loan at any one time during the past year,* . . . . .	419,850 30
Annual Expenses, about . . . . .	3,000 00

\* Including \$150,000 Government Loan.

## MILLER'S RIVER BANK—ATHOL.

[June 16, 1864.]

ISAAC STEVENS, *President.**Cashier,* ALPHEUS HARDING, Jr.

Capital, . . .	\$150,000 00	Loan, . . .	\$270,325 79
Circulation, . . .	91,260 00	Real Estate, . . .	2,000 00
Deposits, . . .	55,923 45	For. Bills and Checks, . . .	12,275 71
Bank Balances, . . .	— —	Bank Balances, . . .	27,486 56
Profits on hand, . . .	26,024 80	Specie, . . .	11,120 19
	<u>\$323,208 25</u>		<u>\$323,208 25</u>
Immediate Liabilities, .	\$147,183 45	Immediate Resources, .	\$50,882 46

Overdue or Suspended Paper, \$5,006.24. Probable loss, Nothing.

Stock owned by Directors, . . . . .	115 shares.
Amount of Directors' Liabilities, . . . . .	\$22,624 00
Largest indebtedness of any one individual or company, . . . . .	12,626 00
Highest Loan at any one time during the past year,* . . . . .	308,767 33
Annual Expenses, about . . . . .	2,600 00

\* Including \$91,000 Government Loan.

## HOPKINTON BANK—HOPKINTON.

[July 12, 1884.]

LOVETT H. BOWKER, *President.**Cashier,* JAMES S. TILESTON.

Capital, . . .	\$150,000 00	Loan, . . .	\$273,108 81
Circulation, . . .	107,653 00	Real Estate, . . .	- -
Deposits, . . .	18,755 04	For. Bills and Checks, . . .	749 81
Bank Balances, . . .	- -	Bank Balances, . . .	8,798 12
Profits on hand, . . .	14,476 20	Specie, . . .	5,228 00
		Bank of Mut. Red., . . .	8,000 00
	<u>\$290,884 24</u>		<u>\$290,884 24</u>
Immediate Liabilities, . . .	\$126,408 04	Immediate Resources, . . .	\$14,775 93

Overdue or Suspended Paper, \$975.48. Probable loss, \$600 to \$700.

Stock owned by Directors, . . . . . 188 shares.

Amount of Directors' Liabilities, . . . . . \$71,225 86

Largest indebtedness of any one individual or company, . . . . . 23,720 75

Highest Loan at any one time during the past year,\* . . . . . 301,723 23

Annual Expenses, about . . . . . 2,050 00

\* Including about \$150,000 Government Loan.

## MILFORD BANK—MILFORD.

[July 13, 1884.]

A. C. MAYHEW, *President.**Cashier,* A. G. UNDERWOOD.

Capital, . . .	\$250,000 00	Loan, . . .	\$457,646 74
Circulation, . . .	178,347 00	Real Estate, . . .	- -
Deposits, . . .	48,068 44	For. Bills and Checks, . . .	5,476 86
Bank Balances, . . .	- -	Bank Balances, . . .	32,422 30
Profits on hand, . . .	36,502 86	Specie, . . .	12,372 40
		Bank of Mut. Red., . . .	5,000 00
	<u>\$512,918 30</u>		<u>\$512,918 30</u>
Immediate Liabilities, . . .	\$226,415 44	Immediate Resources, . . .	\$50,271 56

Overdue or Suspended Paper, \$3,398.09. Probable loss, None.

Stock owned by Directors, . . . . . 143 shares.

Amount of Directors' Liabilities, . . . . . \$78,214 31

Largest indebtedness of any one individual or company, . . . . . 63,653 26

Highest Loan at any one time during the past year,\* . . . . . 512,314 37

Annual Expenses, about . . . . . 8,400 00

\* Including \$96,000 Government Loan.

## HOLLISTON BANK—HOLLISTON.

[July 18, 1864.]

WILLIAM S. BATCHELDER, *President.**Cashier,* RUFUS F. BREWER.

Capital, . . .	\$100,000 00	Loan, . . .	\$181,542 90
Circulation, . . .	83,598 00	Real Estate, . . .	- -
Deposits, . . .	17,153 30	For. Bills and Checks, . . .	5,559 81
Bank Balances, . . .	- -	Bank Balances, . . .	18,879 08
Profits on hand, . . .	10,230 53	Specie, . . .	5,000 04
	<u>\$210,981 83</u>		<u>\$210,981 83</u>
Immediate Liabilities, . . .	\$100,751 80	Immediate Resources, . . .	\$29,438 93

Overdue or Suspended Paper, Not stated. Probable loss, Nothing.

Stock owned by Directors, . . . . .	224 shares.
Amount of Directors' Liabilities, . . . . .	\$26,587 50
Largest indebtedness of any one individual or company, . . . . .	13,300 00
Highest Loan at any one time during the past year,* . . . . .	209,463 66
Annual Expenses, . . . . .	1,450 00

\* Including \$10,000 Government Loan.

## BANK OF CAPE COD—HARWICH.

[July 20, 1864.]

PRINCE S. CROWELL, *President.**Cashier,* OBEKD BROOKS.

Capital, . . .	\$150,000 00	Loan,* . . .	\$311,284 61
Circulation, . . .	118,469 00	Real Estate, . . .	10,126 45
Deposits, . . .	72,065 00	For. Bills and Checks, . . .	6,522 00
Bank Balances, . . .	- -	Bank Balances, . . .	20,114 36
Profits on hand, . . .	15,292 60	Specie, . . .	7,779 18
	<u>\$355,826 60</u>		<u>\$355,826 60</u>
Immediate Liabilities, . . .	\$190,534 00	Immediate Resources, . . .	\$34,415 54

Overdue or Suspended Paper, \$13,281. Probable loss, \$1,000.

Stock owned by Directors, . . . . .	119 shares.
Amount of Directors' Liabilities, . . . . .	\$24,676 28
Largest indebtedness of any one individual or company, . . . . .	Not stated.
Highest Loan at any one time during the past year, . . . . .	\$341,526 00
Annual Expenses, . . . . .	2,140 00

\* Including \$50,000 U. S. Bonds, and \$7,500 State Loan.

## BARNSTABLE BANK—YARMOUTH.

[July 21, 1864.]

SETH CROWELL, *President.**Cashier,* AMOS OTIS.

Capital, . . .	\$350,000 00	Loan, . . .	\$704,813 93
Circulation, . .	334,834 00	Real Estate, . .	2,000 00
Deposits, . . .	55,416 89	For. Bills and Checks,	314 90
Bank Balances, .	- -	Bank Balances, .	59,025 84
Profits on hand, .	47,246 30	Specie, . . .	20,842 02
	<u>\$786,996 69</u>		<u>\$786,996 69</u>
Immediate Liabilities, .	\$389,750 39	Immediate Resources,	\$80,182 76

Overdue or Suspended Paper, \$27,662. Probable loss, \$2,612.

Stock owned by Directors, . . . . .	102 shares.
Amount of Directors' Liabilities, . . . . .	\$24,143 06
Largest indebtedness of any one individual or company, . . . . .	20,000 00
Highest Loan at any one time during the past year,* . . . . .	704,813 93
Annual Expenses, about . . . . .	4,000 00

\* Including \$323,000 Government Loan.

## GLOUCESTER BANK—GLOUCESTER.

[August 18, 1864.]

ISAAC SOMES, *President.**Cashier,* WILLIAM BABSON.

Capital, . . .	\$300,000 00	Loan, . . .	\$653,040 49
Circulation, . .	201,700 00	Real Estate, . .	8,500 00
Deposits, . . .	176,100 73	For. Bills and Checks,	13,326 42
Bank Balances, .	- -	Bank Balances, .	35,606 88
Profits on hand, .	53,505 92	Specie, . . .	12,832 86
	<u>\$731,306 65</u>	Bank of Mut. Red., .	8,000 00
	<u>\$731,306 65</u>		<u>\$731,306 65</u>
Immediate Liabilities, .	\$377,800 73	Immediate Resources,	\$61,766 16

Overdue or Suspended Paper, \$290. Probable loss, \$290.

Stock owned by Directors, . . . . .	140 shares.
Amount of Directors' Liabilities, . . . . .	\$22,137 61
Largest indebtedness of any one individual or company, . . . . .	42,000 00
Highest Loan at any one time during the past year,* . . . . .	737,689 12
Annual Expenses, about . . . . .	2,600 00

\* Including \$450,000 Government Loan.

## BANK OF CAPE ANN—GLOUCESTER.

[August 19, 1864.]

GORHAM P. LOW, *President.**Cashier,* SAMUEL J. GILES.

Capital, . . .	\$150,000 00	Loan, . . .	\$398,140 11
Circulation, . . .	161,051 00	Real Estate, . . .	1,867 00
Deposits, . . .	95,735 38	For. Bills and Checks, . . .	8,454 89
Bank Balances, . . .	145 25	Bank Balances, . . .	12,024 33
Profits on hand, . . .	23,590 95	Specie, . . .	7,036 25
		Bank of Mut. Red., . . .	3,000 00
	<u>\$430,522 58</u>		<u>\$430,522 58</u>
Immediate Liabilities, . . .	\$256,931 63	Immediate Resources, . . .	\$27,515 47

Overdue or Suspended Paper, \$1,038.75. Probable loss, Nothing.

Stock owned by Directors, . . . . .	93 shares.
Amount of Directors' Liabilities, . . . . .	\$29,852 00
Largest indebtedness of any one individual or company, . . . . .	15,441 00
Highest Loan at any one time during the past year,* . . . . .	460,166 18
Annual Expenses, . . . . .	2,650 00

\* Including \$202,250 Government Loan.

## MARBLEHEAD BANK—MARBLEHEAD.

[August 24, 1864.]

ISAAC C. WYMAN, *President.**Cashier,* JOHN SPARHAWK.

Capital, . . .	\$102,000 00	Loan, . . .	\$191,051 24
Circulation, . . .	80,830 00	Real Estate, . . .	7,900 00
Deposits, . . .	38,434 69	For. Bills and Checks, . . .	10,472 96
Bank Balances, . . .	- -	Bank Balances, . . .	10,596 32
Profits on hand, . . .	7,379 83	Specie, . . .	8,624 00
	<u>\$228,644 52</u>		<u>\$228,644 52</u>
Immediate Liabilities, . . .	\$119,264 69	Immediate Resources, . . .	\$29,693 28

Overdue or Suspended Paper, None.

Stock owned by Directors, . . . . .	81 shares.
Amount of Directors' Liabilities, . . . . .	\$400 00
Largest indebtedness of any one individual or company, . . . . .	10,000 00
Highest Loan at any one time during the past year,* . . . . .	186,089 45
Annual Expenses, about . . . . .	1,200 00

\* Including \$82,800 Government Loan.

## GRAND BANK—MARBLEHEAD.

[August 24, 1864.]

EBENEZER B. PHILLIPS, *President.**Cashier,* JOSEPH P. TURNER.

Capital, . . .	\$100,000 00	Loan, . . .	\$218,062 07
Circulation, . . .	92,147 00	Real Estate, . . .	5,200 00
Deposits, . . .	51,130 39	For. Bills and Checks, . . .	7,695 35
Bank Balances, . . .	164 85	Bank Balances, . . .	14,759 70
Profits on hand, . . .	9,788 50	Specie, . . .	7,513 62
	<u>\$253,230 74</u>		<u>\$253,230 74</u>
Immediate Liabilities, .	\$143,442 24	Immediate Resources, .	\$29,968 67

Overdue or Suspended Paper, \$550. Probable loss, Nothing.

Stock owned by Directors, . . . . .	150½ shares.
Amount of Directors' Liabilities, . . . . .	\$19,589 37
Largest indebtedness of any one individual or company, . . . . .	14,738 82
Highest Loan at any one time during the past year,* . . . . .	249,636 72
Annual Expenses, about . . . . .	1,500 00

\* Including \$178,500 Government Loan.

## HINGHAM BANK—HINGHAM.

[August 30, 1864.]

DAVID LINCOLN, *President.**Cashier,* JOHN O. LOVETT.

Capital, . . .	\$140,000 00	Loan, . . .	\$279,912 91
Circulation, . . .	121,868 00	Real Estate, . . .	13,376 35
Deposits, . . .	54,733 19	For. Bills and Checks, . . .	9,039 07
Bank Balances, . . .	- -	Bank Balances, . . .	29,700 35
Profits on hand, . . .	22,953 17	Specie, . . .	7,025 68
	<u>\$339,054 36</u>		<u>\$339,054 36</u>
Immediate Liabilities, .	\$176,100 99	Immediate Resources, .	\$45,764 90

Overdue or Suspended Paper, None.

Stock owned by Directors, . . . . .	78 shares.
Amount of Directors' Liabilities, . . . . .	\$39,425 00
Largest indebtedness of any one individual or company, . . . . .	15,200 00
Highest Loan at any one time during the past year,* . . . . .	291,000 00
Annual Expenses, . . . . .	3,000 00

\* Including \$118,000 Government Loan.

## RANDOLPH BANK—RANDOLPH.

[September 16, 1864.]

SETH TURNER, *President.**Cashier,* HENRY STEVENS.

Capital, . . .	\$150,000 00	Loan,* . . .	\$393,684 03
Circulation, . .	147,827 00	Real Estate, . .	- -
Deposits, . . .	74,429 47	For. Bills and Checks,	6,225 14
Bank Balances, .	- -	Bank Balances, .	24,738 23
Profits on hand, .	67,610 70	Specie, . . .	15,219 77
	<u>\$439,867 17</u>		<u>\$439,867 17</u>
Immediate Liabilities, .	\$222,256 47	Immediate Resources,	\$46,183 14

Overdue or Suspended Paper, \$2,000. Probable loss, Nothing.

Stock owned by Directors, . . . . . 104 shares.

Amount of Directors' Liabilities, . . . . . Nothing.

Largest indebtedness of any one individual or company, . . . \$23,600 00

Highest Loan at any one time during the past year, . . . 405,497 30

Annual Expenses, about . . . . . 3,000 00

\* Including \$171,886.84 U. S. Loan, and \$4,500 Loan to State.

## GRAFTON BANK—GRAFTON.

[September 20, 1864.]

E. B. STODDARD, *President.**Cashier,* HENRY F. WING.

Capital, . . .	\$100,000 00	Loan,* . . .	\$173,446 64
Circulation, . .	72,258 00	Real Estate, . .	- -
Deposits, . . .	16,972 82	For. Bills and Checks,	10,694 96
Bank Balances, .	- -	Bank Balances, .	8,889 03
Profits on hand, .	10,197 62	Specie, . . .	3,397 81
	<u>\$199,428 44</u>	Bank of Mut. Red., .	3,000 00
	<u>\$199,428 44</u>		<u>\$199,428 44</u>
Immediate Liabilities, .	\$89,230 82	Immediate Resources,	\$22,981 80

Overdue or Suspended Paper, None.

Stock owned by Directors, . . . . . 51 shares.

Amount of Directors' Liabilities, . . . . . \$31,471 98

Largest indebtedness of any one individual or company, . . . 12,202 58

Highest Loan at any one time during the past year, . . . 201,000 00

Annual Expenses, about . . . . . 1,400 00

\* Including \$25,000 U. S. Loan, and \$5,000 Loan to State.



## BLACKSTONE BANK—UXBRIDGE.

[September 20, 1864.]

PAUL WHITIN, *President,**Cashier,* EBENEZER W. HAYWARD.

Capital, . . .	\$100,000 00	Loan, . . .	\$199,094 80
Circulation, . . .	95,844 25	Real Estate, . . .	- -
Deposits, . . .	36,829 35	For. Bills and Checks, . . .	7,460 45
Bank Balances, . . .	- -	Bank Balances, . . .	41,974 60
Profits on hand, . . .	27,822 56	Specie, . . .	6,966 31
		Bank of Mut. Red., . . .	5,000 00
	<u>\$260,496 16</u>		<u>\$260,496 16</u>
Immediate Liabilities, . . .	\$132,673 60	Immediate Resources, . . .	\$56,001 36

Overdue or Suspended Paper, \$372. Probable loss, \$150.

Stock owned by Directors, . . . . .	88 shares.
Amount of Directors' Liabilities, . . . . .	\$51,656 97
Largest indebtedness of any one individual or company, . . . . .	25,000 00
Highest Loan at any one time during the past year,* . . . . .	215,000 00
Annual Expenses, about . . . . .	1,500 00

\* Including \$43,000 Government Loan.

## WORCESTER COUNTY BANK—BLACKSTONE.

[September 21, 1864.]

HENRY S. MANSFIELD, *President.**Cashier,* MOSES FARNUM.

Capital, . . .	\$100,000 00	Loan, . . .	\$178,707 78
Circulation, . . .	81,773 00	Real Estate, . . .	- -
Deposits, . . .	18,247 47	For. Bills and Checks, . . .	5,851 80
Bank Balances, . . .	25 75	Bank Balances, . . .	19,749 24
Profits on hand, . . .	10,668 45	Specie, . . .	3,405 85
		Bank of Mut. Red., . . .	3,000 00
	<u>\$210,714 67</u>		<u>\$210,714 67</u>
Immediate Liabilities, . . .	\$100,046 22	Immediate Resources, . . .	\$29,006 89

Overdue or Suspended Paper, \$250. Probable loss, Nothing.

Stock owned by Directors, . . . . .	53 shares.
Amount of Directors' Liabilities, . . . . .	\$59,405 82
Largest indebtedness of any one individual or company, . . . . .	23,053 43
Highest Loan at any one time during the past year,* . . . . .	186,123 08
Annual Expenses, about . . . . .	1,000 00

\* Including \$20,000 Government Loan.

## TOWNSEND BANK—TOWNSEND.

[September 21, 1864.]

WALTER FESSENDEN, *President*.*Cashier*, EDWARD ORDWAY.

Capital, . . .	\$100,000 00	Loan, . . .	\$201,649 96
Circulation, . . .	102,281 00	Real Estate, . . .	1,000 00
Deposits, . . .	16,519 12	For. Bills and Checks, . . .	1,755 90
Bank Balances, . . .	— —	Bank Balances, . . .	19,051 74
Profits on hand, . . .	11,746 48	Specie, . . .	4,039 00
		Bank of Mut. Red., . . .	3,000 00
	<u>\$230,496 60</u>		<u>\$230,496 60</u>
Immediate Liabilities, .	\$118,750 12	Immediate Resources, .	\$24,846 64

## Overdue or Suspended Paper, None.

Stock owned by Directors, . . . . .	323 shares.
Amount of Directors' Liabilities, . . . . .	\$18,648 91
Largest indebtedness of any one individual or company, . . . . .	34,618 02
Highest Loan at any one time during the past year,* . . . . .	223,672 98
Annual Expenses, . . . . .	2,100 00

\* Including \$100,000 Government Loan.

## ROLLSTONE BANK—FITCHBURG.

[September 22, 1864.]

MOSES WOOD, *President*.*Cashier*, HENRY A. WILLIS.

Capital, . . .	\$250,000 00	Loan, . . .	\$455,168 25
Circulation, . . .	221,875 00	Real Estate, . . .	4,614 90
Deposits, . . .	126,015 43	For. Bills and Checks, . . .	15,079 82
Bank Balances, . . .	— —	Bank Balances, . . .	113,258 65
Profits on hand, . . .	50,416 20	Specie, . . .	28,050 47
		U. S. Currency, . . .	32,134 54
	<u>\$648,306 63</u>		<u>\$648,306 63</u>
Immediate Liabilities, .	\$347,890 43	Immediate Resources, .	\$188,523 48

## Overdue or Suspended Paper, None.

Stock owned by Directors, . . . . .	211 shares.
Amount of Directors' Liabilities, . . . . .	\$38,158 00
Largest indebtedness of any one individual or company, . . . . .	18,000 00
Highest Loan at any one time during the past year,* . . . . .	531,260 38
Annual Expenses, . . . . .	4,000 00

\* Including \$100,000 Government Loan.

## SOUTH READING BANK—SOUTH READING.

[September 26, 1864.]

THOMAS EMERSON, *President.**Cashier,* LILLEY EATON.

Capital, . . .	\$100,000 00	Loan, . . .	\$192,867 48
Circulation, . . .	84,518 00	Real Estate, . . .	- -
Deposits, . . .	27,573 16	For. Bills and Checks,	726 00
Bank Balances, . . .	- -	Bank Balances, . . .	20,160 53
Profits on hand, . . .	8,580 22	Specie, . . .	3,917 42
		Bank of Mut. Red., . . .	3,000 00
	<u>\$220,671 38</u>		<u>\$220,671 38</u>
Immediate Liabilities, .	\$112,091 16	Immediate Resources,	\$24,803 95

Overdue or Suspended Paper, \$2,455.02. Probable loss, \$800.

Stock owned by Directors, . . . . .	224 shares.
Amount of Directors' Liabilities, . . . . .	\$56,517 59
Largest indebtedness of any one individual or company, . . . . .	20,706 00
Highest Loan at any one time during the past year,* . . . . .	210,295 89
Annual Expenses, about . . . . .	1,800 00

\* None of it Government Loan.

## BANK OF BRIGHTON—BRIGHTON.

[September 29, 1864.]

SAMUEL PHILLIPS, *President.**Cashier,* CHARLES C. HUTCHINSON.

Capital, . . .	\$200,000 00	Loan,* . . .	\$450,301 89
Circulation, . . .	195,369 00	Real Estate, . . .	5,000 00
Deposits, . . .	75,166 81	For. Bills and Checks,	5,224 85
Bank Balances, . . .	- -	Bank Balances, . . .	18,730 51
Profits on hand, . . .	28,741 09	Specie, . . .	17,020 15
		Bank of Mut. Red., . . .	3,000 00
	<u>\$499,276 90</u>		<u>\$499,276 90</u>
Immediate Liabilities, .	\$270,535 81	Immediate Resources,	\$40,975 01

Overdue or Suspended Paper, \$1,745.33. No loss anticipated.

Stock owned by Directors, . . . . .	212 shares.
Amount of Directors' Liabilities, . . . . .	\$69,918 00
Largest indebtedness of any one individual or company, . . . . .	35,900 00
Highest Loan at any one time during the past year, . . . . .	Not stated.
Annual Expenses, . . . . .	\$3,900 00

\* Including \$44,000 U. S. Loan, and \$16,000 State Loan.

## METACOMET BANK—FALL RIVER.

[October 5, 1864.]

JEFFERSON BORDEN, *President.**Cashier,* AZARIAH S. TRIPP.

Capital, . . .	\$800,000 00	Loan, . . .	\$994,217 32
Circulation, . . .	298,658 00	Real Estate, . . .	- -
Deposits, . . .	103,090 36	For. Bills and Checks,	17,918 66
Bank Balances, . . .	4,115 77	Bank Balances, . . .	45,000 43
Profits on hand, . . .	61,296 56	Specie, . . .	10,024 28
	<u>\$1,067,160 69</u>		<u>\$1,067,160 69</u>
Immediate Liabilities, .	\$405,864 13	Immediate Resources,	\$72,943 37

Overdue or Suspended Paper, \$101.54. Probable loss, \$25.

Stock owned by Directors, . . . . .	303 shares.
Amount of Directors' Liabilities, . . . . .	\$162,900 00
Largest indebtedness of any one individual or company, . . . . .	77,100 00
Highest Loan at any one time during the past year,* . . . . .	1,032,837 35
Annual Expenses, . . . . .	3,225 00

\* Including \$444,594 Government Loan.

## FALL RIVER UNION BANK—FALL RIVER.

[October 5, 1864.]

NATHANIEL B. BORDEN, *President.**Cashier,* D. A. CHAPIN.

Capital, . . .	\$200,000 00	Loan, . . .	\$287,093 63
Circulation, . . .	96,323 25	For. Bills and Checks,	4,139 18
Deposits, . . .	24,900 92	Bank Balances, . . .	28,266 46
Bank Balances, . . .	171 60	Specie, . . .	3,098 88
Profits on hand, . . .	5,202 38	Bank of Mut. Red., . . .	4,000 00
	<u>\$326,598 15</u>		<u>\$326,598 15</u>
Immediate Liabilities, .	\$121,395 77	Immediate Resources,	\$35,504 52

Overdue or Suspended Paper, \$14,064.70. Probable loss, \$1,200.

Stock owned by Directors, . . . . .	198 shares.
Amount of Directors' Liabilities, . . . . .	\$81,198 33
Largest indebtedness of any one individual or company, . . . . .	55,379 93
Highest Loan at any one time during the past year,* . . . . .	289,114 63
Annual Expenses, about . . . . .	1,600 00

\* Including \$98,000 Government Loan.

## POCASSET BANK—FALL RIVER.

[October 6, 1884.]

SAMUEL HATHAWAY, *President.**Cashier,* EDWARD E. HATHAWAY.

Capital, . . .	\$200,000 00	Loan, . . .	\$294,182 27
Circulation, . . .	89,265 00	For. Bills and Checks, . . .	2,940 12
Deposits, . . .	54,958 74	Bank Balances, . . .	45,078 99
Bank Balances, . . .	1,772 05	Specie, . . .	5,291 44
Profits on hand, . . .	5,497 03	Bank of Mut. Red., . . .	4,000 00
	<u>\$351,492 82</u>		<u>\$351,492 82</u>
Immediate Liabilities, . . .	\$145,995 79	Immediate Resources, . . .	\$53,310 55

Overdue or Suspended Paper, \$13,816.25. Probable loss, Nothing.

Stock owned by Directors, . . . . .	133 shares.
Amount of Directors' Liabilities, . . . . .	\$18,145 00
Largest indebtedness of any one individual or company, . . . . .	30,604 23
Highest Loan at any one time during the past year,* . . . . .	329,980 70
Annual Expenses, . . . . .	1,500 00

\* Including \$147,984.88 Government Loan.

## MERCHANTS' BANK—NEW BEDFORD.

[October 6, 1884.]

CHARLES R. TUCKER, *President.**Cashier,* PELEG C. HOWLAND.

Capital, . . .	\$600,000 00	Loan, . . .	\$1,636,305 74
Circulation, . . .	531,231 00	Real Estate, . . .	5,000 00
Deposits, . . .	443,852 74	For. Bills and Checks, . . .	5,458 52
Bank Balances, . . .	3,174 54	Bank Balances, . . .	88,962 91
Profits on hand, . . .	177,279 51	Specie, . . .	19,810 62
	<u>\$1,755,537 79</u>		<u>\$1,755,537 79</u>
Immediate Liabilities, . . .	\$978,258 28	Immediate Resources, . . .	\$114,232 05

Overdue or Suspended Paper, None.

Stock owned by Directors, . . . . .	212 shares.
Amount of Directors' Liabilities, . . . . .	\$53,437 43
Largest indebtedness of any one individual or company, . . . . .	78,000 00
Highest Loan at any one time during the past year,* . . . . .	1,646,441 16
Annual Expenses, about . . . . .	7,500 00

\* Including \$600,000 Government Loan.

## MECHANICS' BANK—NEW BEDFORD.

[October 7, 1864.]

THOMAS MANDELL, *President.*

Cashier, ELIPHALET W. HERVEY.

Capital, . . .	\$600,000 00	Loan,* . . .	\$1,206,231 43
Circulation, . .	368,186 00	Real Estate, . .	7,000 00
Deposits, .. .	285,472 82	For. Bills and Checks,	13,503 53
Bank Balances, .	480 29	Bank Balances, .	68,000 09
Profits on hand, .	43,254 87	Specie, . . .	2,608 43
	<u>\$1,297,343 48</u>		<u>\$1,297,343 48</u>
Immediate Liabilities, .	\$654,088 61	Immediate Resources,	\$84,212 05

Overdue or Suspended Paper, \$1,613.36. Probable loss, Nothing.

Stock owned by Directors, . . . . .	171 shares.
Amount of Directors' Liabilities, . . . . .	\$31,048 79
Largest indebtedness of any one individual or company, . . . . .	81,965 00
Highest Loan at any one time during the past year, . . . . .	1,225,242 51
Annual Expenses, . . . . .	4,700 00

\* Including \$571,000 U. S. Loan, and \$25,000 State Loan.

## CITY BANK OF LYNN—LYNN.

[October 12, 1864.]

AMOS P. TAPLEY, *President.*

Cashier, B. V. FRENCH.

Capital, . . .	\$150,000 00	Loan, . . .	\$333,124 84
Circulation, . .	141,408 00	Real Estate, . .	- -
Deposits, . . .	112,589 28	For. Bills and Checks,	11,812 93
Bank Balances, .	7,453 26	Bank Balances, .	75,927 27
Profits on hand, .	15,450 97	Specie, . . .	6,536 47
	<u>\$426,901 51</u>		<u>\$426,901 51</u>
Immediate Liabilities, .	\$261,450 54	Immediate Resources,	\$93,776 67

Overdue or Suspended Paper, None.

Stock owned by Directors, . . . . .	103 shares.
Amount of Directors' Liabilities, . . . . .	\$33,580 00.
Largest indebtedness of any one individual or company, . . . . .	23,367 00
Highest Loan at any one time during the past year,* . . . . .	376,784 58
Annual Expenses, about . . . . .	3,000 00

\* Including \$120,000 Government Loan.

## NORTH BRIDGEWATER BANK—NORTH BRIDGEWATER.

[October 28, 1864.]

MARTIN WALES, *President.**Cashier,* RUFUS P. KINGMAN.

Capital, . . .	\$100,000 00	Loan,* . . .	\$234,628 27
Circulation, . .	88,580 00	Real Estate, . .	- -
Deposits, . . .	57,241 73	For. Bills and Checks,	8,081 83
Bank Balances, .	- -	Bank Balances, .	26,526 65
Profits on hand, .	29,184 10	Specie, . . .	5,769 08
	<u>\$275,005 83</u>		<u>\$275,005 83</u>
Immediate Liabilities, .	\$145,821 73	Immediate Resources,	\$40,377 56

## Overdue or Suspended Paper, None.

Stock owned by Directors, . . . . .	281 shares.
Amount of Directors' Liabilities, . . . . .	Nothing.
Largest indebtedness of any one individual or company, . . .	\$7,848 69
Highest Loan at any one time during the past year, . . .	249,375 98
Annual Expenses, about . . . . .	2,300 00

\* Including \$127,400 U. S. Loan, and \$80,000 Loan to State.

## TRADERS' BANK—BOSTON.

[December 7, 1864.]

BENJAMIN B. WILLIAMS, *President.**Cashier,* FREDERICK S. DAVIS.

Capital, . . .	\$600,000 00	Loan, . . .	\$1,432,889 12
Circulation, . .	814,502 00	Real Estate, . .	8,000 00
Deposits, . . .	878,117 96	For. Bills and Checks,	123,894 00
Bank Balances, .	848,985 11	Bank Balances, .	51,236 50
Profits on hand, .	25,808 05	Specie, . . .	46,393 50
		Bank of Mut. Red., .	5,000 00
	<u>\$1,662,363 12</u>		<u>\$1,662,363 12</u>
Immediate Liabilities, .	\$1,036,555 07	Immediate Resources,	\$221,524 00

## Overdue or Suspended Paper, \$30,000. Probable loss, \$10,000.

Stock owned by Directors, . . . . .	145 shares.
Amount of Directors' Liabilities, . . . . .	\$174,950 00
Largest indebtedness of any one individual or company, . . .	111,800 00
Highest Loan at any one time during the past year, . . .	1,493,084 45
Annual Expenses, . . . . .	11,800 00

## WAMESIT BANK—LOWELL.

[December 12, 1864.]

WM. A. RICHARDSON, *President.**Cashier,* JOHN H. BUTTRICK.

Capital, . . .	\$150,000 00	Loan, . . .	\$389,686 14
Circulation, . . .	140,448 00	Real Estate, . . .	2,500 00
Deposits, . . .	116,185 49	For. Bills and Checks, . . .	12,844 72
Bank Balances, . . .	- -	Bank Balances, . . .	10,547 77
Profits on hand, . . .	10,997 37	Specie, . . .	1,997 28
	<u>\$417,575 86</u>		<u>\$417,575 86</u>
Immediate Liabilities, . . .	\$256,578 49	Immediate Resources, . . .	\$25,389 72

Overdue or Suspended Paper, \$10,378.79. Probable loss, \$500.

Stock owned by Directors, . . . . .	217 shares.
Amount of Directors' Liabilities, . . . . .	\$18,618 11
Largest indebtedness of any one individual or company, . . . . .	109,885 88
Highest Loan at any one time during the past year,* . . . . .	405,338 05
Annual Expenses, about . . . . .	2,700 00

\* Including \$107,900 Government Loan.



## SAVINGS BANKS.

The number of savings banks in the Commonwealth at the date of our last Report was ninety-five. Five new institutions were incorporated by the legislature of 1864, two of which, the Eliot Five Cents Savings Bank, in Roxbury, and the North Easton Savings Bank, in Easton, have gone into operation during the past year. These, with the Mercantile Savings Institution, in Boston, which is now doing business under its Act of incorporation, make the present number of savings institutions in the Commonwealth, ninety-eight. Two others of those chartered by the last legislature have been organized, as we are informed, and propose to commence business early in the ensuing year.

The whole number of depositors, according to returns made by ninety-seven savings banks, is 291,616; and the amount of their deposits is \$62,557,604.30.

The institutions examined by the Commissioners since September 30, 1863, are the following:—

*Savings Institutions Examined—1863-4.*

NAME.	Place.	Date of Examination.
Abington Savings Bank, . . .	Abington, . . .	April 22, 1864.
Andover Savings Bank, . . .	Andover, . . .	May 24, "
Boston Five Cents Savings Bank, . . .	Boston, . . .	Jan. 26, "
Brighton Five Cents Savings Bank, . . .	Brighton, . . .	Sept. 29, "
Bristol County Savings Bank, . . .	Taunton, . . .	Dec. 5, "
Canton Institution for Savings, . . .	Canton, . . .	April 8, "
Cape Ann Savings Bank, . . .	Gloucester, . . .	Aug. 18, "
Cape Cod Five Cents Savings Bank, . . .	Harwich, . . .	July 20, "
Charlestown Five Cents Savings Bank, . . .	Charlestown, . . .	Oct. 22, "
Chelsea Savings Bank, . . .	Chelsea, . . .	Oct. 17, "
Citizens' Savings Bank, . . .	Fall River, . . .	Oct. 6, "
City Institution for Savings, . . .	Lowell, . . .	Nov. 10, 1863.
Cohasset Savings Bank, . . .	Cohasset, . . .	Sept. 5, 1864.
Essex Savings Bank, . . .	Lawrence, . . .	Oct. 28, 1863.
Fairhaven Institution for Savings, . . .	Fairhaven, . . .	Aug. 31, 1864.
Fall River Savings Bank, . . .	Fall River, . . .	May 10, "
Fitchburg Savings Bank, . . .	Fitchburg, . . .	Sept. 22, "

*Institutions Examined—Concluded.*

NAME.	Place.	Date of Examination.
Framingham Savings Bank, . . .	Framingham, .	April 20, 1864.
Franklin Savings Bank, . . .	Boston, .	May 23, "
Franklin Savings Institution, . . .	Greenfield, .	June 18, "
Hampden Savings Bank, . . .	Springfield, .	June 15, "
Haverhill Savings Bank, . . .	Haverhill, .	May 25, "
Hingham Institution for Savings, . . .	Hingham, .	Aug. 30, "
Holyoke Savings Bank, . . .	Holyoke, .	May 3, "
Institution for Savings in the Town of Barnstable, . . .	Barnstable, .	July 21, "
Institution for Savings in the Town of Wellfleet, . . .	Wellfleet, .	July 19, "
Lowell Institution for Savings, . . .	Lowell, .	Nov. 10, 1863.
Lynn Five Cents Savings Bank, . . .	Lynn, .	Oct. 12, 1864.
Mechanics' Savings Bank, . . .	Lowell, .	April 14, "
Mercantile Savings Institution, . . .	Boston, .	May 5, "
Milford Savings Bank, . . .	Milford, .	July 13, "
Millbury Savings Bank, . . .	Millbury, .	Nov. 17, "
Natick Five Cents Savings Bank, . . .	Natick, .	June 2, "
New Bedford Five Cents Savings Bank, . . .	New Bedford, .	Oct. 7, "
New Bedford Institution for Savings, . . .	New Bedford, .	Oct. 7, "
Newburyport Five Cents Savings Bank, . . .	Newburyport, .	June 11, "
North Bridgewater Savings Bank, . . .	N. Bridgewater, .	Oct. 28, "
Plymouth Five Cents Savings Bank, . . .	Plymouth, .	May 31, "
Plymouth Savings Bank, . . .	Plymouth, .	May 31, "
Provident Institution for Savings in the Towns of Salisbury and Amesbury, . . .	Salisbury, .	May 20, "
Randolph Savings Bank, . . .	Randolph, .	Sept. 16, "
Salem Savings Bank, . . .	Salem, .	Nov. 22, "
Scituate Savings Bank, . . .	Scituate, .	Sept. 6, "
South Boston Savings Bank, . . .	Boston, .	Sept. 14, "
South Scituate Savings Bank, . . .	South Scituate, .	Sept. 6, "
Springfield Five Cents Savings Bank, . . .	Springfield, .	June 8, "
Stoneham Five Cents Savings Bank, . . .	Stoneham, .	Nov. 21, "
Suffolk Savings Bank, for Seamen and others, . . .	Boston, .	Mar. 18, "
Wareham Savings Bank, . . .	Wareham, .	June 1, "
Warren Five Cents Savings Bank, . . .	South Danvers, .	April 6, "
Weymouth and Braintree Institution for Savings, . . .	Weymouth, .	May 17, "
Woburn Five Cents Savings Bank, . . .	Woburn, .	July 5, "

The general condition of the above named institutions, at the time of examination, will appear in the following Abstracts:—

## ESSEX SAVINGS BANK—LAWRENCE.

[October 28, 1863.]

GEORGE D. CABOT, *President.**Treasurer,* NATHANIEL WHITE.

Deposits, . . . . .	\$477,587 65	
Profit and Loss, . . . . .	8,269 04	
Interest, . . . . .	13,796 25	
Public Funds, . . . . .		\$150,000 00
Bank Stock, . . . . .		134,850 00
Loans on Bank Stock, . . . . .		2,500 00
on Real Estate, . . . . .		91,871 00
on Personal Security, . . . . .		40,935 00
to Counties, Cities and Towns, . . . . .		50,000 00
Expense Account, . . . . .		2,130 07
Cash on hand, . . . . .		22,566 87
	<b>\$494,652 94</b>	<b>\$494,652 94</b>

Number of Depositors, . . . . .	2,656
Rate of ordinary dividends for the last year, . . . . .	4 per cent.
Amount of ordinary dividends for the last year, . . . . .	\$15,460 74
Average annual rate of dividends, . . . . .	6 <sup>1</sup> / <sub>10</sub> per cent.
Last dividend of reserved profits, in October, 1862, . . . . .	\$33,799 50
Extra dividends are made once in . . . . .	Five years.
Largest amount invested in the stock of any one bank, . . . . .	\$19,500 00
Average annual Expenses, about . . . . .	850 00

## CITY INSTITUTION FOR SAVINGS—LOWELL.

[November 10, 1863.]

NATHAN ALLEN, *President,**Treasurer,* JOHN A. BUTTRICK.

Deposits, . . . . .	\$1,654,538 46	
Profits, . . . . .	20,294 89	
Public Funds, . . . . .		\$266,012 50
Bank Stock, . . . . .		263,075 00
Loans on Public Funds, . . . . .		2,000 00
on Bank Stock, . . . . .		11,150 00
on Real Estate, . . . . .		606,740 00
on Personal Security, . . . . .		134,480 00
to Counties, Cities and Towns, . . . . .		345,200 00
to Banks, on interest, . . . . .		45,000 00
Expense Account, . . . . .		1,027 13
Cash on hand, . . . . .		198 72
	<b>\$1,674,833 35</b>	<b>\$1,674,833 35</b>

Number of Depositors, . . . . .	6,061
Rate of ordinary dividends for the last year, . . . . .	4 <sup>1</sup> / <sub>10</sub> per cent.
Amount of ordinary dividends for the last year, . . . . .	\$75,877 46
Average annual rate of dividends, . . . . .	6 <sup>1</sup> / <sub>10</sub> per cent.
Last dividend of reserved profits, in January, 1863, . . . . .	\$73,493 10
Extra dividends are made once in . . . . .	Five years.
Largest amount invested in the stock of any one bank, . . . . .	\$25,000 00
Average annual expenses, about . . . . .	3,100 00

## LOWELL INSTITUTION FOR SAVINGS—LOWELL.

[November 10, 1868.]

THEODORE EDSON, *President.**Treasurer,* JAMES G. CARNEY.

Deposits, . . . . .	\$1,079,748 13	
Profits, . . . . .	87,764 25	
Interest, . . . . .	6,341 08	
Public Funds, . . . . .		\$504,000 00
Bank Stock, . . . . .		262,360 00
Real Estate, . . . . .		20,334 06
Loans on Real Estate, . . . . .		82,170 86
to Counties, Cities and Towns, . . . . .		281,925 00
to Banks, on interest, . . . . .		19,000 00
Cash on hand, . . . . .		4,059 04
	\$1,173,848 46	\$1,173,848 46

Number of Depositors, . . . . .	4,638
Rate of ordinary dividends for the last year, . . . . .	4 per cent.
Amount of ordinary dividends for the last year, . . . . .	\$40,177 41
Average annual rate of dividends, . . . . .	7 <sup>11</sup> / <sub>100</sub> per cent.
Last dividend of reserved profits, in May, 1860, . . . . .	\$128,819 03
Extra dividends are made once in . . . . .	Five years.
Largest amount invested in the stock of any one bank, . . . . .	\$53,600 00
Average annual expenses, about . . . . .	2,900 00

## BOSTON FIVE CENTS SAVINGS BANK—BOSTON.

[January 26, 1864.]

PAUL ADAMS, *President.**Treasurer,* ALONZO H. EVANS.

Deposits, . . . . .	\$1,330,404 46	
Profit and Loss, . . . . .	30,550 32	
Interest, . . . . .	88,290 19	
Suspense Account, . . . . .	90 80	
Public Funds, . . . . .		\$1,473,600 00
Bank Stock, . . . . .		307,542 00
Real Estate, . . . . .		85,456 79
Loans on Public Funds, . . . . .		265,000 00
on Bank Stock, . . . . .		16,100 00
on Real Estate, . . . . .		1,568,550 00
on Personal Security, . . . . .		142,700 00
to Counties and Towns, . . . . .		295,700 00
to Banks, on interest, . . . . .		282,918 15
Expense Account, . . . . .		11,673 78
Cash on hand, . . . . .		95 05
	\$4,449,335 77	\$4,449,335 77

Number of Depositors, . . . . .	32,473
Rate of ordinary dividends for the last year, . . . . .	4 <sup>1</sup> / <sub>2</sub> per cent.
Amount of ordinary dividends for the last year, . . . . .	\$154,030 88
Average annual rate of dividends, . . . . .	7 per cent.
Last dividend of reserved profits, in April, 1859, . . . . .	\$35,217 50
Extra dividends are made once in . . . . .	Five years.
Largest amount invested in the stock of any one bank, . . . . .	\$33,340 75
Average annual expenses, . . . . .	12,987 00

## SUFFOLK SAVINGS B'K FOR SEAMEN AND OTHERS—BOSTON.

[March 18, 1884.]

THOMAS LAMB, *President.**Treasurer,* CHARLES HENRY PARKER.

Deposits, . . . . .	\$3,024,272 61	
Profit and Loss, . . . . .	85,526 69	
Guarantee Account, . . . . .	59,156 56	
Public Funds, . . . . .		\$1,681,100 00
Bank Stock, . . . . .		380,075 00
Loans on Public Funds, . . . . .		170,000 00
on Bank Stock, . . . . .		15,000 00
on Real Estate, . . . . .		1,239,500 00
on Personal Security, . . . . .		410,500 00
to Counties, Cities and Towns, . . . . .		90,000 00
Expense Account, . . . . .		4,567 86
Cash on hand, . . . . .		28,213 50
	<b>\$4,018,955 86</b>	<b>\$4,018,955 86</b>

Number of Depositors, . . . . .	12,710
Rate of ordinary dividends for the last year, . . . . .	4 per cent.
Amount of ordinary dividends for the last year, . . . . .	\$126,240 41
Average annual rate of dividends, . . . . .	7 per cent.
Last dividend of reserved profits, in April, 1883, . . . . .	\$287,708 09
Extra dividends are made once in . . . . .	Five years.
Largest amount invested in the stock of any one bank, . . . . .	\$53,200 00
Average annual expenses, . . . . .	11,060 65

## WARREN FIVE CENTS SAVINGS BANK—SOUTH DANVERS.

[April 6, 1884.]

GEORGE OSBORNE, *President.**Treasurer,* FRANCIS BAKER.

Deposits, . . . . .	\$198,660 14	
Profits, . . . . .	9,663 87	
Public Funds, . . . . .		\$66,706 25
Bank Stock, . . . . .		60,433 41
Loans on Real Estate, . . . . .		50,800 00
on Personal Security, . . . . .		4,800 00
to Counties, Cities and Towns, . . . . .		15,000 00
Cash on hand, . . . . .		10,583 85
	<b>\$208,323 51</b>	<b>\$208,323 51</b>

Number of Depositors, . . . . .	1,297
Rate of ordinary dividends for the last year, . . . . .	5 per cent.
Amount of ordinary dividends for the last year, . . . . .	\$7,747 13
Average annual rate of dividends, . . . . .	7 per cent.
Last dividend of reserved profits, in November, 1859, . . . . .	\$2,891 80
Extra dividends are made once in . . . . .	Five years.
Largest amount invested in the stock of any one bank, . . . . .	\$11,750 00
Average annual expenses, about . . . . .	260 00

## CANTON INSTITUTION FOR SAVINGS—CANTON.

[April 8, 1864.]

CHARLES H. FRENCH, *President.**Treasurer,* FRANCIS W. DEANE.

Deposits, . . . . .	\$96,863 48	
Interest, . . . . .	6,852 86	
Rents, . . . . .	142 50	
Public Funds, . . . . .		\$13,100 00
Bank Stock, . . . . .		5,050 00
Real Estate, . . . . .		1,212 24
Loans on Real Estate, . . . . .		66,057 00
on Personal Security, . . . . .		8,971 00
to Towns, . . . . .		3,322 55
State Tax, . . . . .		360 66
Expense Account, . . . . .		149 57
Cash on hand, . . . . .		5,185 82
	\$103,358 84	\$103,358 84

Number of Depositors, . . . . .	549
Rate of ordinary dividends for the last year, . . . . .	4 per cent.
Amount of ordinary dividends for the last year, about . . . . .	\$3,691 09
Average annual rate of dividends, about . . . . .	7 per cent.
Last dividend of reserved profits, in April, 1860, . . . . .	\$3,149 60
Extra dividends are made once in . . . . .	Five years.
Largest amount invested in the stock of any one bank, . . . . .	\$3,200 00
Average annual expenses, about . . . . .	340 00

## MECHANICS' SAVINGS BANK—LOWELL.

[April 14, 1864.]

WILLIAM A. BURKE, *President.**Treasurer,* JOHN F. ROGERS:

Deposits, . . . . .	\$193,868 36	
Interest, . . . . .	6,401 33	
Public Funds, . . . . .		\$125,550 00
Bank Stock, . . . . .		56,400 00
Loans on Public Funds, . . . . .		— —
on Bank Stock, . . . . .		— —
on Real Estate, . . . . .		13,050 00
on Personal Security, . . . . .		1,760 00
Expense Account, . . . . .		77 00
Cash on hand, . . . . .		3,482 69
	\$200,269 69	\$200,269 69

Number of Depositors, . . . . .	759
Rate of ordinary dividends for the last year, . . . . .	5 per cent.
Amount of ordinary dividends for the last year, . . . . .	\$6,582 35
First dividend of reserved profits, is to be made in . . . . .	June, 1864.
Largest amount invested in the stock of any one bank, . . . . .	\$6,800 00
Average annual expenses, . . . . .	350 00

## FRAMINGHAM SAVINGS BANK—FRAMINGHAM.

[April 20, 1864.]

MOSES EDGELL *President.**Treasurer,* COLEMAN S. ADAMS.

Deposits, . . . . .	\$315,706 57	
Profit and Loss, . . . . .	8,369 28	
Public Funds, . . . . .		\$91,000 00
Bank Stock, . . . . .		78,600 00
Real Estate, . . . . .		1,500 00
Loans on Public Funds, . . . . .		250 00
on Bank Stock, . . . . .		1,577 00
on Real Estate, . . . . .		104,669 50
on Personal Security, . . . . .		12,430 00
to Counties, Cities and Towns, . . . . .		21,350 00
Expense Account, . . . . .		270 19
Cash on hand, . . . . .		12,429 14
	\$324,075 88	\$324,075 88

Number of Depositors, . . . . .	1,519
Rate of ordinary dividends for the last year, . . . . .	5 per cent.
Amount of ordinary dividends for the last year, . . . . .	\$12,068 17
Average annual rate of dividends, . . . . .	6 <sup>47</sup> / <sub>100</sub> per cent.
Last dividend of reserved profits, in May, 1861, . . . . .	\$12,155 59
Extra dividends are made once in . . . . .	Five years.
Largest amount invested in the stock of any one bank, . . . . .	\$16,500 00
Average annual expenses, . . . . .	850 00

## ABINGTON SAVINGS BANK—ABINGTON.

[April 22, 1864.]

JENKINS LANE, *President.**Treasurer,* JUDSON N. FARRAR.

Deposits, . . . . .	\$246,325 88	
Profits, . . . . .	1,619 59	
Public Funds, . . . . .		\$66,924 16
Bank Stock, . . . . .		29,282 50
Loans on Bank Stock, . . . . .		600 00
on Real Estate, . . . . .		127,761 00
on Personal Security, . . . . .		12,383 90
to Counties, Cities and Towns, . . . . .		7,700 00
Expense Account, . . . . .		381 10
Cash on hand, . . . . .		2,912 81
	\$247,944 97	\$247,944 97

Number of Depositors, . . . . .	1,319
Rate of ordinary dividends for the last year, . . . . .	5 per cent.
Amount of ordinary dividends for the last year, . . . . .	\$9,491 17
Average annual rate of dividends, about . . . . .	6 <sup>1</sup> / <sub>2</sub> per cent.
Last dividend of reserved profits, in July, 1863, . . . . .	\$4,410 79
Extra dividends are made once in . . . . .	Five years.
Largest amount invested in the stock of any one bank, . . . . .	\$7,100 00
Average annual expenses, about . . . . .	400 00

## HOLYOKE SAVINGS BANK—HOLYOKE.

[May 8, 1864.]

JOEL RUSSELL, *President.**Treasurer,* GUSTAVUS SNOW.

Deposits, . . . . .	\$58,009 68	
Profits, . . . . .	2,195 78	
Public Funds, . . . . .		\$8,000 00
Bank Stock, . . . . .		10,870 75
Loans on Public Funds, &c., . . . . .		592 00
on Real Estate, . . . . .		15,140 00
on Personal Security, . . . . .		8,925 00
to Towns, . . . . .		14,275 00
Expense Account, . . . . .		833 13
Cash on hand, . . . . .		2,069 53
	\$60,205 41	\$60,205 41
Number of Depositors, . . . . .		407 00
Rate of ordinary dividends for the last year, . . . . .		5 per cent.
Amount of ordinary dividends for the last year, . . . . .		\$2,269 06
Average annual rate of dividends, . . . . .		6.18 per cent.
Last dividend of reserved profits, in October, 1860, . . . . .		\$417 42
Extra dividends are made once in . . . . .		Five years.
Largest amount invested in the stock of any one bank, . . . . .		\$5,525 25
Average annual expenses, about . . . . .		180 00

## MERCANTILE SAVINGS INSTITUTION—BOSTON.

[May 5, 1864.]

RICHARD HOLMES, *President.**Treasurer,* ANSON J. STONE.

Capital Stock, . . . . .	\$205,308 45	
Deposits, . . . . .	116,756 02	
Profits, . . . . .	4,794 79	
Suspense Account, . . . . .	8,158 91	
Public Funds, (United States Stocks,) . . . . .		\$123,100 00
Interest on Public Funds, . . . . .		3,186 26
Bank Stock, . . . . .		1,500 00
Loans on Real Estate, . . . . .		177,470 12
Uncollected Interest on ditto., . . . . .		10,122 75
Sundry additional charges to ditto., . . . . .		2,067 90
Loans on Personal Security, . . . . .		6,844 82
Cash on hand, . . . . .		10,721 82
	\$335,013 17	\$335,013 17
Number of Depositors, . . . . .		514
Rate of ordinary dividends for the last year, on deposits, . . . . .		5 per cent.
Rate of ordinary dividends for the last year, on capital stock, . . . . .		9 per cent.
Amount of ordinary dividends for the last year, on deposits, . . . . .		\$4,713 00
Amount of ordinary dividends for the last year, on capital stock, . . . . .		18,252 60
No extra dividend has yet been made.		
Largest amount invested in the stock of any one bank, . . . . .		1,000 00
Expenses for 13 months, . . . . .		8,432 56



## FALL RIVER SAVINGS BANK—FALL RIVER.

[May 10, 1864.]

NATHANIEL B. BORDEN, *President.**Treasurer,* JOSEPH F. LINDSEY.

Deposits, . . . . .	\$1,862,382 63	
Profits, . . . . .	86,368 54	
Public Funds, . . . . .		\$729,100 00
Bank Stock, . . . . .		510,762 50
Real Estate, . . . . .		— —
Loans on Public Funds, . . . . .		— —
on Bank Stock, . . . . .		— —
on Real Estate, . . . . .		170,456 35
on Personal Security, . . . . .		500,468 26
to Counties, Cities and Towns, . . . . .		15,000 00
Cash on hand, . . . . .		22,964 06
	\$1,948,751 17	\$1,948,751 17

Number of Depositors, . . . . .	5,769
Rate of ordinary dividends for the last year, . . . . .	5½ per cent.
Amount of ordinary dividends for the last year, . . . . .	\$99,723 23
Extra dividends are never made.	
Largest amount invested in the stock of any one bank, . . . . .	75,800 00
Average annual expenses, about . . . . .	8,300 00

WEYMOUTH AND BRAINTREE INSTITUTION FOR SAVINGS—  
WEYMOUTH.

[May 17, 1864.]

E. L. WHITE, *President.**Treasurer,* AMOS S. WHITE.

Deposits, . . . . .	\$353,573 24	
Profits, . . . . .	630 22	
Public Funds, . . . . .		\$107,500 00
Bank Stock, . . . . .		80,700 00
Real Estate, . . . . .		— —
Loans on Public Funds, . . . . .		— —
on Bank Stock, . . . . .		— —
on Real Estate, . . . . .		191,888 50
on Personal Security, . . . . .		25,258 00
Cash on hand, . . . . .		8,906 96
	\$359,203 46	\$359,203 46

Number of Depositors, . . . . .	1,791
Rate of ordinary dividends for the last year, . . . . .	5 per cent.
Amount of ordinary dividends for the last year, . . . . .	\$17,350 05
Average annual rate of dividends, . . . . .	6 per cent.
Last dividend of reserved profits, in January, 1864, . . . . .	\$10,161 21
Extra dividends are made once in . . . . .	Five years.
Largest amount invested in the stock of any one bank, . . . . .	\$8,900 00
Average annual expenses, about . . . . .	450 00

THE PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWNS  
OF SALISBURY AND AMESBURY—SALISBURY.

[May 20, 1884.]

ABRAHAM COLBY, *President.**Treasurer,* THOMAS J. CLARK.

Deposits, . . . . .	\$431,883 19	
Profit and Loss, . . . . .	3,000 00	
Interest, . . . . .	6,020 86	
Public Funds, . . . . .		\$127,000 00
Bank Stock, . . . . .		97,295 00
Real Estate, . . . . .		4,500 00
Loans on Public Funds, . . . . .		2,300 00
on Bank and other Stocks, . . . . .		400 00
on Real Estate, . . . . .		58,025 00
on Personal Security, . . . . .		41,170 00
to Counties, Cities and Towns, . . . . .		101,900 00
to Banks, on interest, . . . . .		7,000 00
Expense Account, . . . . .		412 74
Cash on hand, . . . . .		901 31
	\$440,904 05	\$440,904 05

Number of Depositors, . . . . .	2,178
Rate of ordinary dividends for the last year, . . . . .	5½ per cent.
Amount of ordinary dividends for the last year, . . . . .	\$21,528 96
Average annual rate of dividends, . . . . .	6 per cent.
Last dividend of reserved profits, in October, 1855, . . . . .	\$2,920 75
Largest amount invested in the stock of any one bank, . . . . .	5,000 00
Average annual expenses, . . . . .	610 00

FRANKLIN SAVINGS BANK—BOSTON.

[May 28, 1884.]

OSMYN BREWSTER, *President.**Treasurer,* HENRY WHITTEMORE.

Deposits, . . . . .	\$320,340 27	
Profits, . . . . .	8,483 90	
Interest, . . . . .	8,664 91	
Special Deposits, . . . . .	1,195 00	
Public Funds, . . . . .		\$188,281 25
Bank Stock, . . . . .		56,225 21
Loans on Real Estate, . . . . .		54,450 00
on Personal Security, . . . . .		54,000 00
to Commonwealth, . . . . .		25,000 00
to Banks, on interest, . . . . .		9,327 26
Expense Account, . . . . .		400 12
Tax Account, . . . . .		138 19
Cash on hand, . . . . .		862 05
	\$338,684 08	\$338,684 08

Number of Depositors, . . . . .	1,697
Rate of ordinary dividends for the last year, . . . . .	4 per cent.
Amount of ordinary dividends for the last year, . . . . .	\$3,922 00
No dividend of reserved profits has yet been made.*	
Extra dividends are to be made once in . . . . .	Three years.
Largest amount invested in the stock of any one bank, . . . . .	\$14,417 75
Average annual expenses, about . . . . .	1,900 00

\* This institution has been in operation less than three years.

## ANDOVER SAVINGS BANK—ANDOVER.

[May 24, 1884.]

NATHANIEL SWIFT, *President.**Treasurer,* JOHN FLINT.

Deposits, . . . . .	\$372,340 92	
Profits, . . . . .	84,306 46	
Public Funds, . . . . .		\$140,000 00
Bank Stock, . . . . .		68,000 00
Loans on Public Funds, . . . . .		2,000 00
on Real Estate, . . . . .		161,331 20
on Personal Security, . . . . .		11,750 00
to Counties, Cities and Towns, . . . . .		14,500 00
to Banks, on interest, . . . . .		3,000 00
Cash on hand, . . . . .		6,066 18
	<hr/> \$406,647 88	<hr/> \$406,647 88

Number of Depositors, . . . . .	1,657
Rate of ordinary dividends for the last year, . . . . .	4 per cent.
Amount of ordinary dividends for the last year, . . . . .	\$13,692 10
Average annual rate of dividends, . . . . .	6 per cent.
Last dividend of reserved profits, in December, 1880, . . . . .	\$10,528 41
Extra dividends are made once in . . . . .	Five years.
Largest amount invested in the stock of any one bank, . . . . .	\$15,000 00
Average annual expenses, about . . . . .	600 00

## HAVERHILL SAVINGS BANK—HAVERHILL.

[May 26, 1884.]

JOHN A. APPLETON, *President.**Treasurer,* JAMES GALE.

Deposits, . . . . .	\$1,022,402 81	
Profit and Loss, . . . . .	80,000 00	
Interest, . . . . .	4,292 34	
Public Funds, . . . . .		\$280,000 00
Bank Stock, . . . . .		242,500 00
Loans on Bank Stock, . . . . .		84,500 00
on Real Estate, . . . . .		461,300 00
on Personal Security, . . . . .		1,000 00
to Counties, Cities and Towns, . . . . .		21,000 00
Expense Account, . . . . .		825 25
Cash on hand, . . . . .		16,069 40
	<hr/> \$1,056,694 65	<hr/> \$1,056,694 65

Number of Depositors, . . . . .	4,747
Rate of ordinary dividends for the last year, . . . . .	5 per cent.
Amount of ordinary dividends for the last year, . . . . .	\$44,860 16
Average annual rate of dividends, . . . . .	7 per cent.
Last dividend of reserved profits, in October, 1859, . . . . .	\$44,675 22
Extra dividends are made once in . . . . .	Five years.
Largest amount invested in the stock of any one bank, . . . . .	\$24,000 00
Annual expenses, (for the last year,) . . . . .	1,575 00

## PLYMOUTH SAVINGS BANK—PLYMOUTH.

[May 31, 1864.]

NATHANIEL RUSSELL, *President.**Treasurer,* ALLEN DANFORTH.

Deposits, . . . . .	\$1,079,995 76	
Profits, . . . . .	29,088 50	
Suspense Account, . . . . .	1,029 64	
Public Funds, . . . . .		\$329,529 38
Bank Stock, . . . . .		328,622 00
Real Estate, . . . . .		8,721 43
Loans on Public Funds, . . . . .		6,570 00
on Bank Stock, . . . . .		19,080 00
on Railroad Stock, . . . . .		1,900 00
on Real Estate, . . . . .		807,735 00
on Personal Security, . . . . .		40,857 02
to Counties, Cities and Towns, . . . . .		54,278 45
to Banks, on interest, . . . . .		11,377 32
Expense Account, . . . . .		1,199 53
Cash on hand, . . . . .		248 77
	\$1,110,118 90	\$1,110,118 90

Number of Depositors, . . . . .	5,333
Rate of ordinary dividends for the last year, . . . . .	5 per cent.
Amount of ordinary dividends for the last year, . . . . .	\$48,636 41
Average annual rate of dividends, . . . . .	6½ per cent.
Last dividend of reserved profits, in January, 1864, . . . . .	\$28,262 17
Extra dividends have been made once in . . . . .	Five years.
Largest amount invested in the stock of any one bank, . . . . .	\$22,500 00
Average annual expenses, last five years, . . . . .	2,696 29

## PLYMOUTH FIVE CENTS SAVINGS BANK—PLYMOUTH.

[May 31, 1864.]

ROBERT B. HALL, *President.**Treasurer,* DANIEL J. ROBBINS.

Deposits, . . . . .	\$61,693 92	
Profits, . . . . .	2,315 97	
Public Funds, . . . . .		\$27,773 00
Bank Stock, . . . . .		12,653 46
Loans on Public Funds, . . . . .		300 00
on Bank Stock, . . . . .		689 00
on Real Estate, . . . . .		18,597 00
on Personal Security, . . . . .		2,895 00
Expense Account, . . . . .		144 17
Cash on hand, . . . . .		958 26
	\$64,009 89	\$64,009 89

Number of Depositors, . . . . .	754
Rate of ordinary dividends for the last year, . . . . .	5 per cent.
Amount of ordinary dividends for the last year, . . . . .	\$2,275 40
Average annual rate of dividends, . . . . .	5 per cent.
No dividend of reserved profits has been made.	
Largest amount invested in the stock of any one bank, . . . . .	\$1,723 00
Average annual expenses, about . . . . .	880 00

## WAREHAM SAVINGS BANK—WAREHAM.

[June 1, 1864.]

JOSHUA B. TOBEY, *President.**Treasurer,* THOMAS R. MILES.

Deposits, . . . . .	\$184,751 80	
Profits, . . . . .	14,007 99	
Public Funds, . . . . .		\$23,015 24
Bank Stock, . . . . .		103,075 20
Loans on Public Funds, . . . . .		—
on Bank Stock, . . . . .		17,928 00
on Real Estate, . . . . .		17,145 25
on Personal Security, . . . . .		18,957 09
Expense Account, . . . . .		2 00
Cash on hand, . . . . .		18,687 01
	\$198,759 79	\$198,759 79

Number of Depositors, . . . . .	865
Rate of ordinary dividends for the last year, . . . . .	5 per cent.
Amount of ordinary dividends for the last year, . . . . .	\$8,428 69
Extra dividends are not made.	
Largest amount invested in the stock of any one bank, . . . . .	15,830 00
Average annual expenses, . . . . .	554 65

## NATICK FIVE CENTS SAVINGS BANK—NATICK.

[June 2, 1864.]

JOHN KIMBALL, *President.**Treasurer,* NATHANIEL CLARK.

Deposits, . . . . .	\$30,371 57	
Profits, . . . . .	1,192 40	
Public Funds, . . . . .		\$3,500 00
Bank Stock, . . . . .		518 75
Loans on Public Funds, . . . . .		—
on Bank Stock, . . . . .		—
on Real Estate, . . . . .		13,805 00
on Personal Security, . . . . .		1,250 00
to Counties, Cities and Towns, . . . . .		9,500 00
Expense Account, (including Safe,) . . . . .		1,103 08
Cash on hand, . . . . .		2,387 14
	\$31,563 97	\$31,563 97

Number of Depositors, . . . . .	398
Rate of ordinary dividends for the last year, . . . . .	4 per cent.
Amount of ordinary dividends for the last year, . . . . .	\$742 42
No dividend of reserved profits has yet been made.*	
Extra dividends are to be made once in . . . . .	Five years.
Largest amount invested in the stock of any one bank, . . . . .	\$518 75
Average annual expenses, . . . . .	100 00

\* This institution commenced business in October, 1859.

## SPRINGFIELD FIVE CENTS SAVINGS BANK—SPRINGFIELD.

[June 8, 1864.]

JOSEPH C. PYNCHON, *President.**Treasurer,* DANIEL J. MARSH.

Deposits, . . . . .	\$389,678 13	
Profits, . . . . .	8,914 76	
Public Funds, . . . . .		\$188,817 21
Bank Stock, . . . . .		36,082 75
Real Estate, . . . . .		—
Loans on Public Funds, . . . . .		1,400 00
on Bank Stock, . . . . .		—
on Real Estate, . . . . .		161,875 00
on Personal Security, . . . . .		8,400 00
Expense Account, . . . . .		385 25
Cash on hand, . . . . .		1,632 68
	\$398,592 89	\$398,592 89

Number of Depositors, . . . . .	3,217
Rate of ordinary dividends for the last year, . . . . .	5 per cent.
Amount of ordinary dividends for the last year, . . . . .	\$13,780 54
Last dividend of reserved profits, in August, 1857, . . . . .	2,035 42
Largest amount invested in the stock of any one bank, . . . . .	5,780 00
Annual expenses, . . . . .	1,600 00

## NEWBURYPORT FIVE CENTS SAVINGS B'K—NEWBURYPORT.

[June 11, 1864.]

DAVID WOOD, *President.**Treasurer,* JOHN A. MAYNARD.

Deposits, . . . . .	\$220,764 89	
Profits and Loss, . . . . .	6,395 54	
Interest, . . . . .	2,857 42	
Public Funds, . . . . .		\$76,242 42
Bank Stock, . . . . .		36,968 88
Loans on Bank Stock, . . . . .		—
on Real Estate, . . . . .		65,969 00
on Personal Security, . . . . .		24,990 15
to Cities and Towns, . . . . .		18,562 50
to Corporation, . . . . .		3,000 00
Expense Account, . . . . .		58 08
Cash on hand, . . . . .		4,231 82
	\$230,017 85	\$230,017 85

Number of Depositors, . . . . .	2,271
Rate of ordinary dividends for the last year, . . . . .	4½ per cent.
Amount of ordinary dividends for the last year, . . . . .	\$9,681 04
Average annual rate of dividends, last three years, . . . . .	5 per cent.
No dividend of reserved profits has ever been made.	
Largest amount invested in the stock of any one bank, . . . . .	\$5,838 25
Average annual expenses, about . . . . .	700 00

## HAMPDEN SAVINGS BANK—SPRINGFIELD.

[June 15, 1864.]

STEPHEN C. BEMIS, *President.**Treasurer,* FREDERICK S. BAILEY.

Deposits, . . . . .	\$322,827 04	
Profits, . . . . .	8,652 88	
Due Agawam Bank, . . . . .	2,060 22	
Public Funds, . . . . .		\$105,395 00
Bank Stock, . . . . .		80,490 50
Loans on Public Funds, . . . . .		17,100 00
on Bank Stock, . . . . .		3,000 00
on Real Estate, . . . . .		79,600 00
on Personal Security, . . . . .		33,779 15
to Cities and Towns, . . . . .		14,000 00
Expense Account, . . . . .		174 99
	\$333,539 64	\$333,539 64

Number of Depositors, . . . . .	1,182
Rate of ordinary dividends for the last year, . . . . .	5 per cent.
Amount of ordinary dividends for the last year, . . . . .	\$13,692 52
Average annual rate of dividends, . . . . .	6 per cent.
Last dividend of reserved profits, in February, 1863, . . . . .	\$5,534 75
Extra dividends are made once in . . . . .	Five years.
Largest amount invested in the stock of any one bank, . . . . .	\$19,300 00
Average annual expenses, about . . . . .	750 00

## FRANKLIN SAVINGS INSTITUTION—GREENFIELD.

[June 16, 1864.]

HENRY W. CLAPP, *President.**Treasurer,* WILLIAM HENRY ALLEN.

Deposits, . . . . .	\$302,736 00	
Profits, . . . . .	40,617 26	
Interest, . . . . .	680 00	
Public Funds, . . . . .		\$470,000 00
Bank Stock, . . . . .		50,400 00
Connecticut River Railroad Bonds, . . . . .		20,000 00
Loans on Bank Stock, . . . . .		4,200 00
on Real Estate, . . . . .		133,285 36
on Personal Security, . . . . .		75,722 00
to Counties, Cities and Towns, . . . . .		49,072 86
Expense Account, . . . . .		42 11
Cash in Banks, . . . . .		37,604 18
Cash on hand, . . . . .		3,706 75
	\$344,033 26	\$344,033 26

Number of Depositors, . . . . .	3,589
Rate of ordinary dividends for the last year, . . . . .	5 per cent.
Amount of ordinary dividends for the last year, . . . . .	\$31,848 54
Average annual rate of dividends, . . . . .	6 per cent.
Last dividend of reserved profits, in January, 1862, . . . . .	\$14,252 55
Extra dividends are made once in . . . . .	Five years.
Largest amount invested in the stock of any one bank, . . . . .	\$20,400 00
Average annual expenses, . . . . .	1,435 00
Average annual expenses, including new safe, . . . . .	2,004 73

## WOBURN FIVE CENTS SAVINGS BANK—WOBURN.

[July 5, 1864.]

BOWEN BUCKMAN, *President.**Treasurer,* JAMES N. DOW.

Deposits, . . . . .	\$77,159 11	
Profits, . . . . .	2,398 82	
Public Funds, . . . . .		\$38,108 80
Bank Stock, . . . . .		9,101 00
Loans on Public Funds, . . . . .		—
on Bank Stock, . . . . .		600 00
on Real Estate, . . . . .		22,000 00
on Personal Security, . . . . .		8,650 00
Cash on hand, . . . . .		6,102 68
	\$79,557 43	\$79,557 43

Number of Depositors, . . . . .	1,102
Rate of ordinary dividends for the last year, . . . . .	5 per cent.
Amount of ordinary dividends for the last year, . . . . .	\$3,116 32
Average annual rate of dividends, . . . . .	6 per cent.
Last dividend of reserved profits, in July, 1860, . . . . .	\$809 64
Extra dividends are usually made once in . . . . .	Three years.
Largest amount invested in the stock of any one bank, . . . . .	\$4,070 00
Average annual expenses, . . . . .	850 00

## MILFORD SAVINGS BANK—MILFORD.

[July 13, 1864.]

O. UNDERWOOD, *President.**Treasurer,* A. G. UNDERWOOD.

Deposits, . . . . .	\$173,239 05	
Profits, . . . . .	1,799 25	
Public Funds, . . . . .		\$59,000 00
Bank Stock, . . . . .		17,174 00
Real Estate, . . . . .		—
Loans on Public Funds, . . . . .		4,900 00
on Bank Stock, . . . . .		10,234 00
on Real Estate, . . . . .		25,536 00
on Personal Security, . . . . .		11,900 00
to Counties, Cities and Towns, . . . . .		41,500 00
Cash on hand, . . . . .		4,794 30
	\$175,088 30	\$175,088 30

Number of Depositors, . . . . .	1,138
Rate of ordinary dividends for the last year, . . . . .	5 per cent.
Amount of ordinary dividends for the last year, . . . . .	\$6,607 76
Average annual rate of dividends, . . . . .	6½ per cent.
Last dividend of reserved profits, in May, 1862, . . . . .	\$3,271 45
Extra dividends are made once in . . . . .	Five years.
Largest amount invested in the stock of any one bank, . . . . .	\$8,366 00
Average annual expenses, . . . . .	525 00



### INSTITUTION FOR SAVINGS IN THE TOWN OF WELLFLEET— WELLFLEET.

[July 19, 1864.]

RICHARD R. FREEMAN, *President.*

Treasurer, SIMEON ATWOOD.

Deposits, . . . . .	\$29,206 57	
Profits, . . . . .	811 06	
Public Funds, . . . . .		\$5,808 83
Bank Stock, . . . . .		6,215 75
Loans on Public Funds, . . . . .		100 00
on Real Estate, . . . . .		4,850 00
on Personal Security, . . . . .		6,275 00
to Counties, Cities and Towns, . . . . .		5,500 00
Expense Account, . . . . .		88 07
Cash on hand, . . . . .		1,729 98
	\$30,017 63	\$30,017 63

Number of Depositors, . . . . .	302
Rate of ordinary dividends for the last year, . . . . .	5 per cent.
Amount of ordinary dividends for the last year, . . . . .	\$785 54
No dividend of reserved profits has been made.*	
Largest amount invested in the stock of any one bank, . . . . .	2,800 00
Average annual expenses, . . . . .	218 62

\* This institution went into operation May 13, 1863.

### CAPE COD FIVE CENTS SAVINGS BANK—HARWICH.

[July 20, 1864.]

NATHANIEL SNOW, *President.*

Treasurer, OBED BROOKS.

Deposits, . . . . .	\$122,884 73	
Profits, . . . . .	3,868 46	
Public Funds, . . . . .		\$28,200 00
Bank Stock, . . . . .		8,755 75
Loans on Bank Stock, . . . . .		—
Real Estate, . . . . .		30,452 82
on Personal Security, . . . . .		36,589 75
to Counties, Cities and Towns, . . . . .		15,000 00
Dividend paid, . . . . .		710 65
Cash on hand, . . . . .		7,039 22
	\$126,748 19	\$126,748 19

Number of Depositors, . . . . .	1,058
Rate of ordinary dividends for the last year, . . . . .	5½ per cent.
Amount of ordinary dividends for the last year, . . . . .	\$5,129 67
Average annual rate of dividends, . . . . .	6 per cent.
Last dividend of reserved profits, in April, 1861, . . . . .	\$701 09
Extra dividends are made once in . . . . .	Five years.
Largest amount invested in the stock of any one bank, . . . . .	\$7,765 75
Average annual expenses, . . . . .	872 00

# INSTITUTION FOR SAVINGS IN THE TOWN OF BARNSTABLE— BARNSTABLE.

[July 21, 1864.]

JOSIAH HINCKLEY, *President.**Treasurer,* JOHN MUNROE.

Deposits, . . . . .	\$672,825 14	
Profits, . . . . .	2,925 59	
July dividend, balance unpaid, . . . . .	19,061 02	
Public Funds, . . . . .		\$114,500 00
Bank Stock, . . . . .		134,806 56
Real Estate, . . . . .		5,700 00
Loans on Bank Stock, . . . . .		— —
on Real Estate, . . . . .		277,686 17
on Personal Security, . . . . .		129,550 85
to Counties and Towns, . . . . .		26,950 00
Cash on hand, . . . . .		5,618 17
	<b>\$694,811 75</b>	<b>\$694,811 75</b>

Number of Depositors, . . . . .	2,556
Rate of ordinary dividends for the last year, . . . . .	5½ per cent.
Amount of ordinary dividends for the last year, . . . . .	\$36,097 81
Extra dividends are not made.	
Largest amount invested in the stock of any one bank, . . . . .	11,737 50
Average annual expenses, about . . . . .	1,200 00

## CAPE ANN SAVINGS BANK—GLOUCESTER.

[August 18, 1864.]

JOHN W. LOWE, *President.**Treasurer,* ALFRED PRESSON.

Deposits, . . . . .	\$246,581 30	
Profits, . . . . .	4,851 93	
Public Funds, . . . . .		\$66,000 00
Bank Stock, . . . . .		75,190 50
Loans on Public Funds, . . . . .		— —
on Bank Stock, . . . . .		— —
on Real Estate, . . . . .		49,950 00
on Personal Security, . . . . .		1,000 00
to Towns, . . . . .		58,500 00
Cash on hand, . . . . .		792 73
	<b>\$251,433 23</b>	<b>\$251,433 23</b>

Number of Depositors, . . . . .	1,403
Rate of ordinary dividends for the last year, . . . . .	4 per cent.
Amount of ordinary dividends for the last year, . . . . .	\$6,933 41
Average annual rate of dividends, . . . . .	7 per cent.
Last dividend of reserved profits, in April, 1861, . . . . .	\$5,834 60
Extra dividends are made once in . . . . .	Five years.
Largest amount invested in the stock of any one bank, . . . . .	\$10,898 50
Average annual expenses, about . . . . .	700 00

## HINGHAM INSTITUTION FOR SAVINGS—HINGHAM.

[August 30, 1864.]

ATHERTON TILDEN, *President.**Treasurer,* HENRY C. HARDING.

Deposits, . . . . .	\$783,114 52	
Profits, . . . . .	23,369 18	
Suspense Account, . . . . .	1,514 07	
Public Funds, . . . . .		\$211,065 62
Bank Stock, . . . . .		116,220 00
Real Estate, . . . . .		4,721 03
Loans on Public Funds, . . . . .		4,000 00
on Bank Stock, . . . . .		15,200 00
on Real Estate, . . . . .		432,044 00
on Personal Security, . . . . .		6,000 00
to Towns, . . . . .		13,700 00
Expense Account, . . . . .		815 09
Cash on hand, . . . . .		4,232 03
	<b>\$807,997 77</b>	<b>\$807,997 77</b>

Number of Depositors, . . . . .	2,948
Rate of ordinary dividends for the last year, . . . . .	5 per cent.
Amount of ordinary dividends for the last year, . . . . .	\$36,136 76
Average annual rate of dividends, . . . . .	7½ per cent.
Last dividend of reserved profits, in January, 1860, . . . . .	\$31,880 99
Extra dividends are made once in . . . . .	Five years.
Largest amount invested in the stock of any one bank, . . . . .	\$11,000 00
Average annual expenses, for the last five years, . . . . .	1,304 25

## FAIRHAVEN INSTITUTION FOR SAVINGS—FAIRHAVEN.

[August 31, 1864.]

I. F. TERRY, *President.**Treasurer,* CHARLES DREW.

Deposits, . . . . .	\$209,045 89	
Profits, . . . . .	9,649 09	
Public Funds, . . . . .		\$75,500 00
Bank Stock, . . . . .		100,660 00
Loans on Bank Stock, . . . . .		1,533 32
on Real Estate, . . . . .		12,064 43
on Personal Security, . . . . .		16,872 21
to Towns, . . . . .		11,000 00
Cash on hand, . . . . .		1,065 02
	<b>\$218,694 98</b>	<b>\$218,694 98</b>

Number of Depositors, . . . . .	719
Rate of ordinary dividends for the last year, . . . . .	6 per cent.
Amount of ordinary dividends for the last year, . . . . .	\$11,514 25
Extra dividends are not made.	
Largest amount invested in the stock of any one bank, . . . . .	24,960 00
Average annual expenses, about . . . . .	800 00

## COHASSET SAVINGS BANK—COHASSET.

[September 5, 1864.]

ABRAHAM H. TOWER, *President.**Treasurer,* LEVI N. BATES.

Deposits, . . . . .	\$144,899 20	
Profits, . . . . .	1,077 98	
Public Funds, . . . . .		\$36,000 00
Bank Stock, . . . . .		30,180 00
Loans on Public Funds, . . . . .		— —
on Bank Stock, . . . . .		— —
on Real Estate, . . . . .		59,040 00
to Counties, Cities and Towns, . . . . .		18,000 00
Cash on hand, . . . . .		2,757 18
	<hr/> \$145,977 13	<hr/> \$145,977 13

Number of Depositors, . . . . .	607
Rate of ordinary dividends for the last year, . . . . .	5 per cent.
Amount of ordinary dividends for the last year, . . . . .	\$6,413 90
Average annual rate of dividends, . . . . .	6 per cent.
Last dividend of reserved profits, in January, 1862, . . . . .	\$1,529 60
Extra dividends have been made once in . . . . .	Five years.
Largest amount invested in the stock of any one bank, . . . . .	\$3,000 00
Average annual expenses, . . . . .	450 00

## SCITUATE SAVINGS BANK—SCITUATE.

[September 6, 1864.]

ELIJAH JENKINS, *President.**Treasurer,* CALEB W. PROUTY.

Deposits, . . . . .	\$59,916 81	
Profits, . . . . .	1,901 44	
Public Funds, . . . . .		\$6,600 00
Bank Stock, . . . . .		11,900 00
Loans on Public Funds, . . . . .		— —
on Bank Stock, . . . . .		— —
on Real Estate, . . . . .		33,834 00
on Personal Security, . . . . .		738 35
to Counties, Cities and Towns, . . . . .		8,370 26
Cash on hand, . . . . .		875 64
	<hr/> \$61,818 25	<hr/> \$61,818 25

Number of Depositors, . . . . .	282
Rate of ordinary dividends for the last year, . . . . .	5 per cent.
Amount of ordinary dividends for the last year, . . . . .	Not stated.
Average annual rate of dividends, . . . . .	5 per cent.
Last dividend of reserved profits, in March, 1857, . . . . .	\$984 65
No extra dividend was made in 1862.	
Largest amount invested in the stock of any one bank, . . . . .	5,000 00
Average annual expenses, about . . . . .	5 00

## SOUTH SCITUATE SAVINGS BANK—SOUTH SCITUATE.

[September 6, 1864.]

MOSES F. ROGERS, *President.**Treasurer, EBENEZER T. FOGG.*

Deposits, . . . . .	\$222,757 04	
Profits, . . . . .	2,147 10	
Public Funds, . . . . .		\$8,500 00
Bank Stock, . . . . .		37,860 00
Loans on Public Funds, . . . . .		— —
on Bank Stock, . . . . .		20 12
on Real Estate, . . . . .		151,268 46
on Personal Security, . . . . .		14,875 06
to Towns, . . . . .		12,550 00
Cash on hand, . . . . .		1,835 50
	\$224,904 14	\$224,904 14

Number of Depositors, . . . . .	895
Rate of ordinary dividends for the last year, . . . . .	5 per cent.
Amount of ordinary dividends for the last year, . . . . .	\$10,577 26
Average annual rate of dividends, . . . . .	6½ per cent.
Last dividend of reserved profits, in 1860, . . . . .	\$8,358 16
Extra dividends are made once in . . . . .	Five years.
Largest amount invested in the stock of any one bank, . . . . .	\$4,000 00
Average annual expenses, about . . . . .	450 00

## SOUTH BOSTON SAVINGS BANK—SOUTH BOSTON.

[September 14, 1864.]

HENRY SOUTHER, *President.**Treasurer, D. McB. THAXTER.*

Deposits, . . . . .	\$31,597 92	
Profits, . . . . .	338 82	
Interest, . . . . .	85 45	
Public Funds, . . . . .		\$10,700 00
Bank Stock, . . . . .		— —
Loans on Public Funds, . . . . .		— —
on Bank Stock, . . . . .		— —
on Real Estate, . . . . .		16,977 00
Cash on hand, . . . . .		4,315 19
	\$32,022 19	\$32,022 19

Number of Depositors, . . . . .	311
Rate of ordinary dividends for the last year, . . . . .	4 per cent.
Amount of ordinary dividends for the last year, . . . . .	\$364 52
Average annual rate of dividends,* . . . . .	—
Extra dividends are to be made once in . . . . .	Five years.
Average annual expenses, not over . . . . .	\$25 00

\* This bank commenced business September 1, 1863.

## RANDOLPH SAVINGS BANK—RANDOLPH.

[September 16, 1864.]

ATHERTON WALES, *President.**Treasurer,* SETH TURNER.

Deposits, . . . . .	\$94,626 66	
Interest, . . . . .	8,713 80	
Public Funds, . . . . .		\$45,268 75
Bank Stock, . . . . .		9,161 50
Loans on Bank Stock, . . . . .		—
on Real Estate, . . . . .		11,250 00
on Personal Security, . . . . .		4,900 00
to Counties, Cities and Towns, . . . . .		21,850 00
Expense Account, . . . . .		1,211 65
Cash on hand, . . . . .		4,698 06
	\$98,339 96	\$98,339 96

Number of Depositors, . . . . .	570
Rate of ordinary dividends for the last year, . . . . .	5 per cent.
Amount of ordinary dividends for the last year, . . . . .	\$1,580 23
No dividend of reserved profits has yet been made.	
Largest amount invested in the stock of any one bank, . . . . .	1,700 00
Average annual expenses, . . . . .	215 00

## FITCHBURG SAVINGS BANK—FITCHBURG.

[September 22, 1864.]

NATHANIEL WOOD, *President.**Treasurer,* EBENEZER TORREY.

Deposits, . . . . .	\$937,796 15	
Interest, . . . . .	28,609 20	
Public Funds, . . . . .		\$149,425 00
Bank Stock, . . . . .		156,600 00
Loans on Public Funds, . . . . .		8,200 00
on Bank Stock, . . . . .		—
on Real Estate, . . . . .		367,294 91
on Personal Security, . . . . .		114,033 35
to Counties, Cities and Towns, . . . . .		134,300 00
on Railroad Stock, . . . . .		10,000 00
Expense Account, . . . . .		1,095 51
Cash on hand, . . . . .		25,456 58
	\$966,405 35	\$966,405 35

Number of Depositors, . . . . .	4,449
Rate of ordinary dividends for the last year, . . . . .	4 per cent.
Amount of ordinary dividends for the last year, . . . . .	\$33,960 30
Average annual rate of dividends, . . . . .	6½ per cent.
Last dividend of reserved profits, in June, 1861, . . . . .	\$24,815 53
Extra dividends are made once in . . . . .	Five years.
Largest amount invested in the stock of any one bank, . . . . .	\$18,800 00
Average annual expenses, . . . . .	1,500 00

## BRIGHTON FIVE CENTS SAVINGS BANK—BRIGHTON.

[September 29, 1864.]

JOHN RUGGLES, *President.**Treasurer,* C. C. HUTCHINSON.

Deposits, . . . . .	\$21,718 27	
Reserved Fund, . . . . .	109 39	
Interest, . . . . .	296 91	
Dividend No. 6, . . . . .	283 55	
Overdraft, . . . . .	203 50	
Public Funds, . . . . .		\$3,000 00
Bank Stock, . . . . .		2,756 00
Loans on Bank Stock, . . . . .		— —
on Real Estate, . . . . .		8,038 53
on Personal Security, . . . . .		5,700 00
to Counties, Cities and Towns, . . . . .		3,000 00
Suspense Account, . . . . .		117 09
	\$22,611 62	\$22,611 62

Number of Depositors, . . . . .	262
Rate of ordinary dividends for the last year, . . . . .	5 per cent.
Amount of ordinary dividends for the last year, . . . . .	\$742 54
No dividend of reserved profits has yet been made.	
Extra dividends are to be made once in . . . . .	Three years.
Largest amount invested in the stock of any one bank, . . . . .	\$998 00
Average annual expenses, . . . . .	125 00

## CITIZENS' SAVINGS BANK—FALL RIVER.

[October 6, 1864.]

JOSEPH OSBORN, *President.**Treasurer,* E. E. HATHAWAY.

Deposits, . . . . .	\$706,233 90	
Profits, . . . . .	13,549 42	
Public Funds, . . . . .		\$235,819 05
Bank Stock, . . . . .		280,441 50
Loans on Public Funds, . . . . .		20,000 00
on Bank Stock, . . . . .		— —
on Real Estate, . . . . .		99,865 00
on Personal Security, . . . . .		30,609 00
Expense Account, . . . . .		3,033 47
Cash on hand, . . . . .		20,015 30
	\$719,783 32	\$719,783 32

Number of Depositors, . . . . .	1,496
Rate of ordinary dividends for the last year, . . . . .	6 per cent.
Amount of ordinary dividends for the last year, . . . . .	\$40,766 06
Average annual rate of dividends, for the last three years, . . . . .	5½ per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank, . . . . .	\$84,600 00
Average annual expenses, about . . . . .	1,600 00

## NEW BEDFORD INSTITUTION FOR SAVINGS—NEW BEDFORD.

[October 7, 1864.]

THOMAS MANDELL, *President.*

Treasurer, WILLIAM C. COFFIN.

Deposits, . . . . .	\$3,580,986 55	
Profits, . . . . .	130,201 79	
Public Funds, . . . . .		\$2,050,804 49
Bank Stock, . . . . .		924,072 00
Real Estate, . . . . .		13,283 00
Loans on Public Funds, . . . . .		9,650 00
on Bank Stock, . . . . .		4,000 00
on Railroad Stock, . . . . .		12,750 00
on Personal Security, . . . . .		366,981 00
to Counties, Cities and Towns, . . . . .		141,146 50
to Banks, on interest, . . . . .		52,000 00
Loan to Commonwealth, . . . . .		60,000 00
Cash on hand, . . . . .		56,501 85
	\$3,691,188 34	\$3,691,188 34

Number of Depositors, . . . . .	10,992
Rate of ordinary dividends for the last year, . . . . .	6 per cent.
Amount of ordinary dividends for the last year, . . . . .	\$185,066 77
Average annual rate of dividends, . . . . .	6½ per cent.
Last dividend of reserved profits, in April, 1859, . . . . .	\$23,720 29
There is no rule requiring extra dividends to be made.	
Largest amount invested in the stock of any one bank, . . . . .	100,000 00
Average annual expenses, . . . . .	4,500 00

## NEW BEDFORD FIVE CENTS SAVINGS BANK—NEW BEDFORD.

[October 7, 1864.]

GEORGE HOWLAND, Jr., *President.*

Treasurer, BARTON RICKETSON, Jr.

Deposits, . . . . .	\$1,009,051 90	
Profits, . . . . .	38,898 63	
Public Funds, . . . . .		\$641,440 00
Bank Stock, . . . . .		56,900 00
Real Estate, . . . . .		5,473 81
Loans on Public Funds, . . . . .		43,920 00
on Bank Stock, . . . . .		1,500 00
on Real Estate, . . . . .		154,667 88
on Personal Security, . . . . .		113,055 30
to Counties, Cities and Towns, . . . . .		13,570 00
Expense Account, . . . . .		1,250 84
Cash on hand, . . . . .		16,172 70
	\$1,047,950 53	\$1,047,950 53

Number of Depositors, . . . . .	6,102
Rate of ordinary dividends for the last year, . . . . .	6 per cent.
Amount of ordinary dividends for the last year, . . . . .	\$48,092 06
No extra dividends are made.	
Largest amount invested in the stock of any one bank, . . . . .	21,000 00
Average annual expenses, . . . . .	2,000 00



## LYNN FIVE CENTS SAVINGS BANK—LYNN.

[October 12, 1864.]

THOMAS B. NEWHALL, *President.**Treasurer, B. V. FRENCH.*

Deposits, . . . . .	\$208,471 67	
Profits, . . . . .	3,861 57	
Public Funds, . . . . .		\$77,439 42
Bank Stock, . . . . .		21,958 75
Loans on Real Estate, . . . . .		81,210 00
on Personal Security, . . . . .		1,990 00
to Cities and Towns, . . . . .		25,000 00
Expense Account, . . . . .		211 95
Cash on hand, . . . . .		4,525 12
	\$212,333 24	\$212,333 24

Number of Depositors, . . . . .	2,228
Rate of ordinary dividends for the last year, . . . . .	5 per cent.
Amount of ordinary dividends for the last year, . . . . .	\$7,245 38
Average annual rate of dividends, . . . . .	6½ per cent.
Last dividend of reserved profits, in January, 1861, . . . . .	\$593 80
Extra dividends are made once in . . . . .	Five years.
Largest amount invested in the stock of any one bank, . . . . .	\$6,633 50
Average annual expenses, about . . . . .	750 00

## CHELSEA SAVINGS BANK—CHELSEA.

[October 17, 1864.]

JOHN H. OSGOOD, *President.**Treasurer, SAMUEL BASSETT.*

Deposits, . . . . .	\$215,140 21	
Profit and Loss, . . . . .	1,225 16	
Interest, . . . . .	4,554 31	
Public Funds, . . . . .		\$27,792 48
Bank Stock, . . . . .		22,504 80
Loans on Real Estate, . . . . .		100,555 00
on Personal Security, . . . . .		1,000 00
to City of Chelsea, . . . . .		59,000 00
Safe, . . . . .		160 00
Expense Account, . . . . .		1,271 29
Cash on hand, . . . . .		8,636 31
	\$220,919 68	\$220,919 68

Number of Depositors, . . . . .	1,847
Rate of ordinary dividends for the last year, . . . . .	5 per cent.
Amount of ordinary dividends for the last year, . . . . .	\$4,316 58
Average annual rate of dividends, . . . . .	7 per cent.
Last dividend of reserved profits, in August, 1864, 2 per cent., . . . . .	\$6,466 62
Extra dividends are made once in . . . . .	Five years.
Largest amount invested in the stock of any one bank, . . . . .	\$3,115 75
Average annual expenses, . . . . .	750 00

## CHARLESTOWN FIVE CENTS SAVINGS B'K—CHARLESTOWN.

[October 22, 1864.]

PRINEAS J. STONE, *President.**Treasurer,* AMOS STONE.

Deposits, . . . . .	\$373,744 00	
Profits, . . . . .	20,011 10	
Public Funds, . . . . .		\$112,016 10
Bank Stock, . . . . .		56,543 50
Real Estate, . . . . .		— —
Loans on Public Funds, . . . . .		— —
on Bank Stock, . . . . .		5,000 00
on Real Estate, . . . . .		185,929 63
on Personal Security, . . . . .		27,400 00
Cash on hand, . . . . .		6,865 87
	<b>\$393,755 10</b>	<b>\$393,755 10</b>

Number of Depositors, about . . . . .	2,750
Rate of ordinary dividends for the last year, . . . . .	5 per cent.
Amount of ordinary dividends for the last year, . . . . .	\$13,009 90
Average annual rate of dividends, . . . . .	7 per cent.
Last dividend of reserved profits, in April, 1862, . . . . .	\$4,327 88
Extra dividends are made once in . . . . .	Three years.
Largest amount invested in the stock of any one bank, . . . . .	\$9,809 00
Average annual expenses, about . . . . .	150 00

## NORTH BRIDGEWATER SAVINGS BANK—NO. BRIDGEWATER.

[October 23, 1864.]

HENRY W. ROBINSON, *President.**Treasurer,* EDWARD SOUTHWORTH, Jr.

Deposits, . . . . .	\$166,205 86	
Profits, . . . . .	5,015 82	
Public Funds, . . . . .		\$40,215 28
Bank Stock, . . . . .		42,815 50
Real Estate, . . . . .		— —
Loans on Public Funds, . . . . .		— —
on Bank Stock, . . . . .		300 00
on Real Estate, . . . . .		58,668 17
on Personal Security, . . . . .		20,159 87
to Towns, . . . . .		5,400 00
Expense Account, . . . . .		362 83
Cash on hand, . . . . .		3,300 03
	<b>\$171,221 68</b>	<b>\$171,221 68</b>

Number of Depositors, . . . . .	1,044
Rate of ordinary dividends for the last year, . . . . .	5 per cent.
Amount of ordinary dividends for the last year, . . . . .	\$6,379 97
Extra dividends are not made.	
Largest amount invested in the stock of any one bank, . . . . .	4,715 50
Average annual expenses, . . . . .	850 00

## MILLBURY SAVINGS BANK—MILLBURY.

[November 17, 1864.]

C. R. MILES, *President.**Treasurer,* DAVID ATWOOD.

Deposits, . . . . .	\$39,586 39	
Profits, . . . . .	2,932 94	
Public Funds, . . . . .		\$29,305 90
Bank Stock, . . . . .		15,415 00
Real Estate, . . . . .		— —
Loans on Public Funds, . . . . .		— —
on Bank Stock, . . . . .		— —
on Real Estate, . . . . .		25,075 00
on Personal Security, . . . . .		2,050 00
to Town of Millbury, . . . . .		17,000 00
Expense Account, . . . . .		100 99
Cash on hand, . . . . .		8,572 44
	\$92,519 33	\$92,519 33

Number of Depositors, . . . . .	433
Rate of ordinary dividends for the last year, . . . . .	5 per cent.
Amount of ordinary dividends for the last year, . . . . .	\$3,547 31
Average annual rate of dividends, . . . . .	6 per cent.
Last dividend of reserved profits, in July, 1864, . . . . .	\$1,860 35
Extra dividends are made once in . . . . .	Five years.
Largest amount invested in the stock of any one bank, . . . . .	\$3,576 50
Average annual expenses, about . . . . .	300 00

## STONEHAM FIVE CENTS SAVINGS BANK—STONEHAM.

[November 21, 1864.]

LUTHER HILL, *President.**Treasurer,* IRA GERRY.

Deposits, . . . . .	\$27,008 89	
Profits, . . . . .	2,474 95	
Public Funds, . . . . .		\$9,500 00
Bank Stock, . . . . .		— —
Loans on Public Funds, . . . . .		— —
on Bank Stock, . . . . .		— —
on Real Estate, . . . . .		12,000 00
on Personal Security, . . . . .		1,145 00
to Counties, Cities and Towns, . . . . .		5,000 00
Expense Account, . . . . .		914 87
Cash on hand, . . . . .		921 97
	\$29,481 84	\$29,481 84

Number of Depositors, . . . . .	370
Rate of ordinary dividends for the last year, . . . . .	5 per cent.
Amount of ordinary dividends for the last year, . . . . .	\$949 30
No extra dividends have been made.	
Average annual expenses, about . . . . .	160 00

## SALEM SAVINGS BANK—SALEM.

[November 22, 1864.]

JOHN BERTRAM, *President.**Treasurer,* WILLIAM WALLIS.

Deposits, . . . . .	\$2,578,014 10	
Profits, . . . . .	122,815 90	
Public Funds, . . . . .		\$1,151,066 87
Bank Stock, . . . . .		263,582 80
Loans on Public Funds, . . . . .		1,500 00
on Bank Stock, . . . . .		11,000 00
on Real Estate, . . . . .		315,837 25
on Personal Security, . . . . .		181,200 00
to Counties, Cities and Towns, . . . . .		738,575 48
Expense Account, . . . . .		1,625 96
Cash on hand, . . . . .		31,441 64
	\$2,695,830 00	\$2,695,830 00

Number of Depositors, . . . . .	11,249
Rate of ordinary dividends for the last year, . . . . .	5 per cent.
Amount of ordinary dividends for the last year, . . . . .	\$122,620 92
Average annual rate of dividends, . . . . .	6½ per cent.
Last dividend of reserved profits, in October, 1863, . . . . .	\$121,301 37
Extra dividends are made once in . . . . .	Five years.
Largest amount invested in the stock of any one bank, . . . . .	\$60,000 00
Average annual expenses, . . . . .	4,500 00

## BRISTOL COUNTY SAVINGS BANK—TAUNTON.

[December 5, 1864.]

SILAS SHEPARD, *President.**Treasurer,* GEORGE B. ATWOOD.

Deposits, . . . . .	\$778,599 07	
Profits, . . . . .	21,614 15	
Public Funds, . . . . .		\$174,413 25
Bank Stock, . . . . .		46,769 00
Real Estate, . . . . .		9,796 87
Loans on Public Funds, . . . . .		5,850 00
on Bank Stock, . . . . .		4,653 40
on Real Estate, . . . . .		374,742 53
on Personal Security, . . . . .		118,276 00
to Counties, Cities and Towns, . . . . .		46,000 00
to Banks, on interest, . . . . .		3,000 00
Expense Account, . . . . .		173 03
Cash on hand, . . . . .		16,539 14
	\$800,213 22	\$800,213 22

Number of Depositors, . . . . .	3,883
Rate of ordinary dividends for the last year, . . . . .	5½ per cent.
Amount of ordinary dividends for the last year, . . . . .	\$38,772 29
Extra dividends are not made.	
Largest amount invested in the stock of any one bank, . . . . .	16,132 00
Average annual expenses, about . . . . .	3,000 00

## THE PAWNERS' BANK.

The following statement has been received by the Commissioners, in accordance with the Act establishing the Pawners' Bank, in Boston.

### STATE OF THE BANK,

*On the fourth Saturday of October, 1864, at 7 o'clock, P. M.*

#### DUE FROM THE BANK.

Capital stock called in, . . . . .	\$100,700 00
Unclaimed dividends, . . . . .	854 50
Reserve account, . . . . .	740 86
Net profits, (estimated,) . . . . .	3,341 20
Proceeds of auction sale, not yet adjusted, . . . . .	3,731 50
Estimated expenses due, but not paid, . . . . .	405 50
	<hr/>
Total amount due from the bank, . . . . .	\$109,773 56

#### RESOURCES OF THE BANK.

Amount of outstanding loans on pledge of goods and chattels, . . . . .	\$56,640 38
Interest accrued on loans and not paid in, (estimated,) . . . . .	4,164 91
Amount of deposits bearing interest, . . . . .	9,858 88
Amount of money on hand, in the bank, . . . . .	2,903 91
U. S. Treasury bonds, . . . . .	30,695 48
Rent and insurance paid in advance, . . . . .	1,010 00
Vault, safes, furniture, fixtures, &c., . . . . .	4,500 00
	<hr/>
Total amount of the resources of the bank, . . . . .	\$109,773 56

(Signed,)

E. B. FOSTER, *Cashier.*

The foregoing statement was verified by the oath of the cashier, and by the certificate, also under oath, of Joseph S. Ropes, J. Sullivan Warren, John Bigelow, and Daniel J. Coburn, a majority of the directors of the bank.

The statement was accompanied by the following additional statistics concerning the bank :—

Whole number of loans, . . . . .	30,806
Total amount of loans to date, . . . . .	\$798,522 92
Total amount paid in on loans for the same time, . . . . .	741,882 54
Amount of interest earned on loans, since last report, . . . . .	9,109 54
Amount of interest on loans paid since last report, . . . . .	9,153 83
Interest earned on loans but not paid in, . . . . .	4,164 91
Dividends declared for 1864, . . . . .	6 per cent.
Estimated number of articles loaned on, . . . . .	448,149

66 out of every 100 of the loans made are \$10 and under.

On 38 out of every 100 of the loans the interest is less than 21 cents.

On 26 out of every 100 of the loans the interest is less than 11 cents.

On 15 out of every 100 of the loans the interest is less than 6 cents.

On 5 out of every 100 of the loans the interest is only 1 cent.

Average length of credit actually taken by the pledgers is three months and twenty-seven days.

Six months' credit is usually given, and loans can be renewed on payment of the interest due.

Goods outside of the vault and safes are insured.

Average amount of interest received on each loan is one dollar fifty-five cents eight mills.

The average amount loaned to each person is \$24.56.

## PUBLIC STOCKS

*Deposited with the Auditor of the Commonwealth by "banks organized under general laws," as security for their circulating notes.*

The securities held by the auditor on account of banks organized under general laws, were examined by the Commissioners on the 30th day of December, 1864, together with the amount of circulating notes issued to each of said banks; and the several accounts were found to be as stated below: —

## BANK OF THE METROPOLIS. (Charter surrendered.)

United States Five-Twenties, . . . . .	\$42,000 00
" " Sixes, 1881, . . . . .	65,000 00
	<hr/>
	\$107,000 00
Outstanding circulation, . . . . .	106,532 00
	<hr/>
Balance, . . . . .	\$468 00

## SAFETY FUND BANK. (Now National.)

City of Lynn Bonds, . . . . .	\$60,000 00
" Lawrence " . . . . .	16,000 00
" Chelsea, " . . . . .	25,000 00
Town of Somerville, Bond, . . . . .	14,400 00
" Waltham Bonds, . . . . .	20,000 00
" Natick " . . . . .	15,000 00
	<hr/>
	\$150,400 00
Outstanding circulation, . . . . .	67,714 00
	<hr/>
Balance, . . . . .	\$82,686 00

## REVERE BANK. (Capital, \$1,000,000.)

United States Sixes, 1881, . . . . .	\$150,000 00
" " Certificates of Indebtedness, . . . . .	430,000 00
State of Massachusetts, Note, . . . . .	50,000 00

State of Rhode Island Bonds, . . . . .	\$25,000 00
City of Boston Bonds, . . . . .	100,000 00
	<hr/>
	\$755,000 00
Outstanding circulation, . . . . .	588,979 00
	<hr/>
Balance, . . . . .	\$166,021 00

## BANK OF THE REPUBLIC. (Now National.)

United States Certificates of Indebtedness, . . . . .	\$52,000 00
State of Maine Bonds, . . . . .	10,500 00
City of Cambridge, Note, . . . . .	20,000 00
“ Roxbury Bonds, . . . . .	5,000 00
Town of North Chelsea, Note, . . . . .	8,000 00
“ Marlborough, Notes, . . . . .	4,000 00
	<hr/>
	\$99,500 00
Outstanding circulation, . . . . .	60,035 00
	<hr/>
Balance, . . . . .	\$39,465 00

## CONTINENTAL BANK. (Now National.)

United States Five-Twenties, . . . . .	\$80,000 00
“ “ 5 per cent. Bonds, . . . . .	17,000 00
“ “ Sixes, 1881, . . . . .	8,000 00
	<hr/>
	\$105,000 00
Outstanding circulation, . . . . .	102,599 00
	<hr/>
Balance, . . . . .	\$2,401 00

## MOUNT VERNON BANK. (Capital, \$200,000.)

United States Five-Twenties, . . . . .	\$40,000 00
“ “ Sixes, 1881, . . . . .	38,000 00
“ “ Certificates of Indebtedness, . . . . .	25,000 00
New Hampshire Bonds, . . . . .	2,000 00
Town of Melrose “ . . . . .	15,000 00
“ Rockport “ . . . . .	5,000 00
	<hr/>
	\$125,000 00
Outstanding circulation, . . . . .	112,000 00
	<hr/>
Balance, . . . . .	\$13,000 00



## HARVARD BANK. (Now National.)

United States Certificates of Indebtedness,	. . .	\$142,000 00
State of Massachusetts, Note,	. . . . .	10,000 00
City of Cambridge,	" . . . . .	10,000 00
Town of Marlborough,	" . . . . .	8,000 00
		<hr/>
		\$165,000 00
Outstanding circulation,	. . . . .	162,000 00
		<hr/>
Balance,	. . . . .	\$3,000 00

## GENERAL REMARKS.

At the close of the last year the number of banks in the Commonwealth was one hundred and eighty-one, with an aggregate capital of \$66,841,200. This was increased by the addition of \$150,000 to the capital stock of the Rockland Bank, as authorized by the legislature of 1864, making a total of \$66,991,200. During the year now ending, however, fifty-two banks, (the names of which are given in the Appendix,) with a capital amounting to \$25,801,700, have surrendered their charters and become national institutions. Of the one hundred and twenty-nine banks remaining, forty-nine, having a capital of \$15,302,500, have advertised their intention to become National banks, leaving eighty which as yet have taken no steps toward conversion into banking associations under the laws of the United States.

Of the fifty-two which have surrendered their charters, twenty-one are Boston banks; and of the forty-nine which propose to do so, ten are Boston banks.

Several of the banks that have been converted into national institutions, have increased their capital stock, and others propose to do the same. Twenty-five new banks have been established in the Commonwealth under national authority, having an aggregate capital of \$4,025,000, and others are in progress.

Thus it appears that the whole number of banks, both State and National, actually in operation in Massachusetts is two hundred and six, with a prospect of more; and the amount of banking capital is upwards of seventy-one millions of dollars, to which a considerable addition is likely to be made.

Of the twenty-five new National banks, two are in Springfield, and there is one in each of the following places, viz.: Adams, Amesbury, Amherst, Barre, Boston, Cambridge, Clinton, Dorchester, Easthampton, Easton, Fall River, Gloucester, Grafton, Leominster, Lowell, Marlborough, Newburyport, Newton, Northampton, Westborough, Westfield, Winchendon, Worcester.

The chief feature of interest in the history of the Massachusetts banks for the past year is the conversion, as above mentioned, of so considerable a number of these institutions into associations for carrying on the business of banking under the Act of Congress of June 3, 1864, entitled an Act to provide a National Currency, "secured by a pledge of United States bonds, and to provide for the circulation and redemption thereof." This conversion has been made without interruption of business or serious obstacle of any kind, in accordance with the provisions of chapter 244 of the Acts of 1863, and of chapter 190 of the Acts of 1864. It is probable, in view of the fact that the national system has been already adopted by so large a proportion of our banks, that at the end of the next year not many of these institutions will be doing business under Acts of incorporation granted by the State. It will excite no surprise if a few of them, which have survived all the dangers and crises to which our banking system has been exposed, and have become somewhat venerable in age, should cling with fond tenacity to the tie which binds them to the Commonwealth that gave them being; but even their reluctance to change will, it is likely, yield to those considerations of interest and policy by which all moneyed institutions are governed.

The chief motive for making this change on the part of the banks which have become national associations, expressed to us in many instances, and undoubtedly influential in all, has been a desire to save the tax imposed by the State; and it is quite apparent that the Commonwealth cannot reasonably expect to retain those which have not already become such associations, unless it shall relieve them materially or wholly of this burden. Convinced that these banks ought not be driven by a continuation of this tax to surrender their charters, we recommend that it be wholly taken off or very much reduced. Another inducement to the change may have been the profit to be derived from the sale of specie on hand; while motives of patriotism exercised, without doubt, a strong influence to that end.

The State parts with these objects of her care and solicitude with many regrets, but with a just pride in their career, inspired by the belief that their capital has been highly instrumental in promoting the prosperity of the State, and that they have furnished as good a paper currency based on individual credit

as any part of the country has ever enjoyed. We have been deeply impressed by the unanimity with which the banks themselves, through their directors, have expressed their reluctance to give up the State charters under which they have thrived so long and so well, and to lose the fostering care of the old Commonwealth.

The national system of banking goes into operation in our Commonwealth with promising omens of success. As a measure of an administration of the general government which a vast majority of her people heartily support, it was to be expected, not unreasonably, that the opposition to it here would be feeble; and the event has more than justified this expectation. No national act of equal importance ever encountered less opposition from the people of this Commonwealth, while the eminently friendly character of our legislation in regard to it, seems to indicate a popular feeling in its favor. Not without reluctance, however, will the people give up a system which has for several years yielded a revenue to the Commonwealth nearly sufficient to pay its ordinary expenses; but they have the satisfaction of knowing that the loss can be supplied by other forms of taxation, and that they will be compensated to some extent by the income to the national treasury from the associations under the new system. The great compensation, however, to which they look is that suggested by the title of the national Act—a secure national currency. The use of paper money is one of the great triumphs of modern effort for advancing the industry and prosperity of a nation, but the evils it has generated when the one condition of its beneficial effect, its immediate convertibility into specie, has been disregarded, have at times been wide spread and disastrous. Of these evils, our own history, colonial and national, offers many striking examples; and it is to guard against their recurrence that the general government has now entered upon the exercise of one of its most important functions—that of regulating the currency. For the full success of this effort, it seems to be requisite that a continued issue of paper money under State authority shall be suppressed, either by discriminating legislation in favor of the National banks, or such other constitutional means as may be deemed best. If this can be accomplished, the currency of the National banks will take the place of the local issues, and the country will then

have paper money of which the issue is limited by a national law, that is of uniform value all over the land, and that, after the resumption of specie payments, cannot become depreciated while the national government pays its debts in specie. This latter quality is seen to be of great value to the people, when it is considered what losses have occurred to them from the use of paper whose value depended entirely upon the solvency of the banks which issued it.

In view of the important change which is converting our State banks into national associations, it may be proper to notice the chief points in which the laws under which they respectively exist differ from each other in matters concerning the security, liabilities, and interest of the stockholders.

With regard to the first of these, it is hardly necessary to say that, under any system, the chief security which the stockholders of a bank have for the money by them invested in it, is to be found in the prudence and integrity of its directors. The law may, however, aid to some extent in securing these important requisites, and the national Act, therefore, has a provision that each director shall own, unpledged in any way, at least ten shares (of one hundred dollars each,) of stock in the association of which he is a director, and shall take an oath to the faithful performance of his duties. In our State banks a holder of a single share may be a director, when the capital is less than half a million dollars, and no oath is required. The national law, here, too, differing from our State law, has further security for the stockholders, by providing that each director of any association participating in or assenting to any violation of its provisions shall be held liable, in his personal and individual capacity, for all damages which the association, its shareholders, or any other person, shall have sustained in consequence of such violation.

In regard to the matter of loans and discounted paper, upon the value of which the soundness of any bank depends, the chief distinction between the National and State laws is that by which, in the former, no person, association, or firm, can be liable to any National bank for money borrowed of it to an amount exceeding one-tenth part of its capital stock,—that is, the loan on accommodation paper is limited as here expressed; but, as in our State law, the liability on commercial

or business paper has no fixed limit, with this exception, that, by our General Statutes, the total liabilities of each director, and of the whole board, are limited, unless the stockholders otherwise determine. This provision of our laws, and our more stringent law with regard to the use of proxies, it seems to us might have been advantageously copied into the national Act. Such check upon danger or loss to the stockholders as is furnished by examinations by officers appointed for that purpose, is provided for by the national law as well as by the State.

In respect to the proportionate power which each stockholder has in the management of the affairs of the bank, the two systems differ materially. Every holder of one share in any State bank is entitled to one vote, and one for every ten additional shares till he gets the power to cast ten votes, to which he is limited, though he may own one-half of the capital of the bank. The national law gives each shareholder a vote for every share he holds. Under the latter, however, the privilege of stockholders is somewhat curtailed, for by that no shareholder can hire money of an association in which he holds stock upon a pledge of the same.

The provisions of the two systems respecting the liability of stockholders are worthy of attention. By our General Statutes the stockholders of a bank are liable for any loss or deficiency of capital arising from the official mismanagement of the directors, to an amount equal to that of their stock in addition thereto; but the national Act provides that the shareholders of each association "shall be held individually responsible, equally and ratably, and not one for another, for all contracts, debts, and engagements of such association, to the extent of the amount of their stock therein, at the par value thereof, in addition to the amount invested in such shares." In other words, in the former case the stockholders are only liable for the faulty management of the directors, while in the latter they are also liable for unfortunate management. Under the State law the stockholders are also liable for the redemption of bills, but as, under this law, the property and effects of any bank must be first applied to the redemption of its bills in circulation, it is only in cases of gross fraud or mismanagement that stockholders are likely to suffer from this liability; in fact, no one has so suffered for many years. The national law has nothing of this

kind, nor is it necessary that it should, for the bill-holder is held by the government secure against loss. And here, we may remark, that it is in this that the excellence of the national currency especially consists. We cannot esteem too highly that quality of a paper dollar which assures the holder that in any event, short of the destruction of his government, it will procure him a dollar's worth of the things necessary for his daily existence. It is this quality which has made the bills issued by the banks in our State, organized under the general banking law, the best paper money ever issued under the authority of the State.

The national law is less restrictive than that of the State in some particulars affecting the interest of stockholders. By the latter the debts due to a bank, exclusive of sums due from other banks, and State and national loans, cannot exceed double the amount of its capital stock. The law by which that amount was extended, so as to include loans to the general government, was enacted in 1861, and its operation is seen by comparing the amount of capital with that of loans, as given in the returns for 1863, at the date of which the amount of loans was \$3,217,288 in excess of twice the amount of capital, on which the banks received interest in gold mostly. Taking this excess as the average for the year, and allowing interest on it at the legal rate, the gain on the aggregate banking capital of the Commonwealth by the Act of 1861, was about two-sevenths of one per cent. There are single banks, however, which gain by it fully three per cent. per annum in gold, showing the large profit resulting in these instances from the removal of the restriction upon the amount of loans, and illustrating a probable effect of the absence of such restriction in the national law, for that contains no limitation of the amount which a bank established under it may loan. Reserving the small amount in lawful money of the United States, required by the law to be kept on hand, it may loan to the extent of a million on a capital of a tenth part of that sum, if it can attract a sufficient amount of deposits to enable it to do so. There is too much competition in the business of banking in Massachusetts to render it probable that an extreme case like this would occur in this Commonwealth. Every locality having business enough for a bank to enable it to pay six per cent., is already provided with one,

while in our cities and large towns the profits derived from circulation and deposits are distributed among so many institutions that no great share falls to any one. It is very manifest, however, that a few enterprising men of wealth and tried integrity, could establish a bank under the national law in the city of Boston, with a small capital, which would be likely to yield them a yearly dividend far beyond any profits derived from banking in this State for many years. This feature of the law is objectionable to conservative bankers, though, perhaps, for the reason before expressed, no danger is to be apprehended from it in Massachusetts.

Another difference between the National and State Acts, which may be made a source of profit under the former, is that by which associations established under the former are allowed to receive deposits on interest—a privilege denied to our State banks, except in a few specified cases. An association under the national law might, therefore, do a business similar to that of our savings institutions, as all the Scotch banks do, reserving to itself the profits of deposits over the interest allowed.

One item of profits which has at times reached a considerable amount in many of our State banks, is forbidden by the national law. The banks of the Commonwealth have generally availed themselves of the privilege granted by the General Statutes to charge exchange on paper payable at other places than that where it is discounted. This privilege, under the national law, is granted only in the case of purchase, discount, or sale of a bona fide bill of exchange, and no association organized under it in Massachusetts can lawfully take on any other class of paper a greater rate of interest than six per cent.

In charging exchange, our banks have not always been scrupulous to take only the "existing rate;" in fact, under the practice pursued by many of them, of buying paper, as it is called, the distinctive item of exchange has disappeared; the amount of interest, whatever its rate, going to a single account; and as the habit of disregarding both the usury law, and section 69, chapter 57 of the General Statutes, has become so general, it is not probable that many National banks, organized in the Commonwealth, will be deterred by our laws, or by section 30, or section 53 of that under which they exist, from



using their means as is customary with all who have money to lend, and wish to obtain the highest rate of interest for it.

Here we may add our wish for a modification of the usury law. Ineffectual appeals to public sentiment for a change have often been made, and we have nothing to offer in addition by way of argument, but we cannot withhold an expression of our regret that thousands of the worthy citizens of the State are obliged to take a place among law-breakers, because they lend their money for more than six per cent., when borrowers enough are ready and willing to pay the market rate. In fact, is it not a reproach to our laws that there is a fluctuating market rate of interest, when the statute inflexibly fixes it at a certain rate?

Whatever may be the effect upon the interests of capital, the people of Massachusetts, though they have for many years enjoyed a good local currency, will feel a deep concern in the effort of the general government to establish a national currency. The first paper money ever seen in the English colonies was issued by the authority of her general court in 1690, and from that day to this every generation of her children has suffered to a greater or less extent the worst evils of the system. The crime, calamity, and pecuniary loss growing out of the innumerable provincial issues, indicated by the final redemption of six millions of dollars with one-tenth part of that sum in specie; the anxieties and troubles attendant upon the depreciation of the Continental currency down to the time when it became worthless in the hands of its holders; and the losses in more recent times, by the failure of banks to redeem their bills, teach us by unhappy experience that when a paper dollar does not possess a specie value of that amount, it is an instrument of countless evils. The people, therefore, are anxiously looking for such action by the general government as will gradually withdraw from circulation the vast amount of its paper money now afloat, and raise the value of the new national currency, and that of the State banks also, to an equality with specie. To secure this desirable result, the people of this Commonwealth, in the patriotic spirit which has so far animated them in the war for the Union, will surely respond to the extent of their ability to all calls for loans, and cheerfully submit to any amount of taxation they can bear.

A question of considerable importance, growing out of the conversion of our State banks into national associations for banking, may be presented to the consideration of the legislature. The General Statutes fix no time at which a bank, surrendering its charter, shall be relieved of the obligation to redeem its bills, other than that contained in chapter 68, section 36, continuing corporations in existence for the purpose of settling and closing their concerns, three years after such surrender. A longer period than this has usually been allowed, we believe, in those cases in which banks have gone into the hands of receivers, but we know no reason why this obligation on the part of the banks referred to should be continued more than three years from the time when they began to retire their circulation. In this connection, we would state that it is a very irregular and unjustifiable proceeding for a bank to assume that a portion of its circulation will not be returned for redemption, because it has been several years outstanding, and charge it off accordingly. No charge should be made to bank note account, except for bills actually destroyed, until the bank is relieved by law of the obligation to redeem its bills, when the balance may be properly transferred to the account of profits.

No exact comparison of the condition and business of the banks, for 1864, with their condition and business in previous years can be made from the returns of the present year, for at the date of the latter, twenty-eight banks, having become national institutions, returned only their circulation. These returns, however, furnish some valuable information, one item of which, that relating to circulation, does not indicate a continued increase at the rate of that of the previous year, noticed in our last report. The total circulation of one hundred and fifty-three banks, as given in the last returns, was \$26,884,454; and that of twenty-eight banks, which had gone into operation under the national law, \$4,006,454, making a total of \$30,890,908, and showing an increase for 1864 of \$879,905. If to this we add, for those banks which have gone into the national system and are withdrawing their circulation, the difference between the returns for each of the two years, \$1,316,160, now supplied by the national currency, we have \$2,196,065 as the increase of circulation of the one hundred and eighty-one banks returned in 1863; not an alarming

augmentation considering the largely increased amount of currency now required in business, in consequence of its depreciation in value. A small number of the banks have exceeded the amount allowed by law, but as the excess occurred in the natural and regular course of business, and as, in such cases as were brought to our notice, due efforts seemed to have been made to procure such money as could be lawfully issued, we have not treated the offence as would have been proper in the ordinary state of our monetary affairs.

The banks continue to hold a large amount of government securities, but we have no means of ascertaining the exact proportion which those now held bear to the amount held last year. Those banks which have a large proportion of their loan in these securities, have realized great profits from the sale of the gold which they received for interest, while nearly all have participated to some extent in this source of gain. The returns show that the amount of the regular dividends for the year was a small fraction over eight and two-thirds per cent., which with the addition of one and one-sixth per cent. levied on the banks in lieu of town taxation, makes the amount of the two semi-annual dividends nearly equal ten per cent. Besides making large dividends, they carried a handsome sum to reserved profits; for the returns show that the net profits on hand of hundred and fifty-three banks in 1864, were \$624,628.76 more than the same profits of one hundred and eighty-one banks in 1863.

The reduction of the loan of the banks is nearly in the same proportion with that of the capital; while the reduction in specie greatly exceeds that proportion, indicating, perhaps, a sale of that article to some extent, though the proportions might greatly differ without such a disposition of it.

During the year, the Commonwealth has to a large extent availed itself of the provision of the General Statutes, obliging the banks to loan it money at five per cent., and considering that money in the market was commanding six per cent. on the best securities, and that the State itself was paying that rate to individuals, it is not surprising that we hear from bank directors frequent complaints of the hardship which the law imposes upon them. We know no good reason why the banks should be compelled to loan money to the State at less than the legal rate

of interest, and we therefore recommend a repeal of that provision of law which obliges them to do so.

The SAVINGS BANKS of the Commonwealth have experienced another year of prosperity and growth. This interest alone is now larger than that of both banks and savings banks combined at the time when the Bank Commission was established in 1851. Then the capital of one hundred and thirty banks was \$38,265,000, and the deposit in forty-five savings banks amounted to \$15,554,088; making an aggregate of \$53,819,088. Now the amount of deposits in ninety-seven savings banks, as appears by the last annual returns to the secretary of the Commonwealth, is \$62,557,654.80. The increase during the year in the number of banks is two—of depositors, 19,397, and in the amount of deposits, \$5,673,775.75, a larger increase of the latter than that of any year previous to the last. In no single class or description of property is so large a portion of our people interested as in that deposited in these institutions. One in five of the whole population of the State has a deposit, and in a great proportion of cases it constitutes the sole wealth of the depositor. A classification of these depositors, showing their employments and nativity, would be a most valuable and interesting statistical account, but it is of impracticable attainment. The classification for each single year might, however, be easily obtained, and we should be glad to see it provided for by law.

The success of the savings bank system is largely owing to the gratuitous labor given to it by some of the best men in the places where the banks are located, rendering the expense of their management a mere trifle considering the vast amount of pecuniary transactions involved. By referring to the returns, it will be seen that the total expenses of the savings banks of Massachusetts are only a little more than one-fourth of one per cent. of the deposits, while in England, a country of low wages, they are one-third of one per cent. And this economical management has had but the slightest offset of fraud. Honesty is not a just cause of self-congratulation; but in view of the large amount of money that has passed through the hands of the several treasurers and clerks of these institutions, subject to no

complete system of checks to prevent fraud, it is at least a legitimate source of gratification that the losses by dishonesty during the period of nearly half a century, since their first establishment in the State, has been so very small. It is quite impossible that any of our banks, while subject to examinations by State Commissioners, should be brought to such a ruinous end as that which overtook the Rochdale Savings Bank in England some years ago. But smaller losses in this way might occur, and we should therefore like to see the opportunities for the commission of fraud in savings banks reduced to the narrowest possible limits. The system of book-keeping, and that regulating cash receipts and payments in our savings banks, will bear no comparison for safeguards against fraud with those of some of the institutions of the same kind in Great Britain. Indeed, in one of our large banks, no verification of the general deposits account by the amount due individual depositors, as shown by the ledgers in which the separate accounts are kept, has been made since the bank was organized, many years ago.

In one of the largest savings banks in England, having forty-two thousand depositors, the depositors' pass-books go through the hands of five several clerks on the receipt of each deposit, and of four on occasion of each repayment, and a monthly audit of every cash transaction is made by a professional accountant. We commend this subject to the attention of the trustees of our savings banks, adding only that whenever it shall be deemed expedient to provide by law or otherwise for improvement in this respect, a plan to secure it can easily be devised.

Attempts have been made to obtain a relaxation of the law regulating investments of savings bank funds, so as to allow the discount of commercial paper; but the legislature has wisely refused to permit them to embark in this new business.

A case which has been long pending in the Supreme Judicial Court, and which has been recently decided, should be brought to the notice of the managers of our savings banks. We allude to that of the Lowell Five Cents Savings Bank, against the town of Winchester, which we find reported for the "Middlesex Journal." The town of Winchester, on two separate occasions, passed a vote authorizing its treasurer to hire \$2,000 to meet the demands on the treasury, in anticipation of the taxes. In

pursuance of each of these votes, the treasurer hired the money, and applied it to the use of the town. The notes were paid at maturity, and both transactions were brought into his accounts with the town. Claiming to act under authority of these votes, and presenting in each instance a certified copy of the same, he also hired at two different times, the sum of \$2,000 each time, of the Lowell Five Cents Savings Bank, giving his note as town treasurer. On these notes he paid the interest semi-annually, but neither the notes, the money borrowed, nor the interest paid were carried into any of his accounts with the town. It did not appear that the plaintiffs knew any of the circumstances connected with these cases, except that they had two notes of the treasurer of the town of Winchester, of \$2,000 each, certified copies of the votes under which he claimed to hire it for the use of the town, and that the interest on the notes was regularly paid until March, 1861, when, the treasurer having become insolvent, payment was demanded of the town by the savings bank. The case was submitted, upon an agreed statement of facts, to the full bench of judges, who awarded judgment to the town of Winchester, on the ground that the money was not advanced to the treasurer of the town of Winchester under circumstances which rendered the town liable therefor. It seems, therefore, to be necessary in making loans to towns to take every precaution to ascertain that the authority to hire is not in any way defective in consequence of a previous use of the same.

Among the institutions examined by the Commissioners during the year is the "Mercantile Savings Institution," located in the city of Boston. Though much of its business is similar to that of savings banks, it differs from them so much in many respects that it has not been classified with them in the "Abstracts" published by the secretary of the Commonwealth. The Act under which it exists was passed March 25, 1861, for the purpose of giving corporate powers to an association called the "Mercantile Banking and Savings Association." In accordance with the terms of the Act, commissioners were appointed with certain prescribed duties relating to the transfer to the corporation of the securities and property held by the trustees of the association, as therein provided. In pursuance of votes passed by the stockholders and trustees of the association, a

transfer of these assets was made by an instrument bearing date March 24, 1863 ; but, being deemed by the attorney of the bank an insufficient conveyance of that part of the securities consisting of mortgages of real estate, it was not recorded, and at the date of our examination, he was preparing legal assignments of the mortgages, which, upon recent inquiry, we learned were then at the offices of registration. The privilege of taking two per cent. per annum, in addition to the regular rate, on all sums of \$2,000 and less, was granted to this institution, in return for certain advantages offered to the borrowers of small sums of money ; but its business so far has not enabled it to realize a large profit from this privilege, and its dividends to the stockholders could hardly have exceeded six per cent. per annum, if it had not received interest in gold on a considerable portion of its assets. Its failure to attract deposits to an extent somewhat commensurate with that of the other city savings banks is attributed by the managers to the unsuitableness of its location.

The savings banks hold upwards of twenty-two millions of dollars in public funds, a large portion of which consists of United States stocks. Receiving the interest on these stocks in gold, they have realized from them for the year twelve per cent. or more. Their bank stocks, amounting to about ten millions, have also yielded large dividends. Their profits, therefore, have afforded ample means to pay to depositors the usual semi-annual dividends and to reserve something for the regular extra one ; but when the monetary affairs of the country shall be restored to a healthy condition, it is somewhat doubtful if they can make their investments sufficiently profitable, after deducting expenses and the taxes to which they are now subject, to enable them to pay to depositors more than five per cent., including extra dividends. They could not bear any increase of taxation, we think, without impairing their means of usefulness in promoting the virtue and prosperity of the people.

JOHN J. BABSON.  
J. FREDERIC MARSH.  
E. C. SHERMAN.

DECEMBER 31, 1864.

## APPENDIX.

18

Un



*LIST OF THE BANKS that have become National during the year 1864, arranged in the order of the examinations made by the Commissioners on account of their conversion.*

NAME.	Place.	Capital.	Date of examination.
Safety Fund, . . .	Boston, . .	\$1,000,000 00	January 29.
Granite, . . . .	" . .	900,000 00	March 21.
Republic, Bank of the, .	" . .	1,000,000 00	April 29.
Marine, . . . .	New Bedford, .	600,000 00	30.
Holyoke, . . . .	Northampton, .	200,000 00	May 4.
Commercial, . . . .	Salem, . .	200,000 00	13.
National, . . . .	Boston, . .	750,000 00	16.
Harvard, . . . .	Cambridge, .	200,000 00	June 4.
Springfield, . . . .	Springfield, .	300,000 00	8.
Worcester, . . . .	Worcester, .	300,000 00	8.
Central, . . . .	" . .	250,000 00	15.
Hide & Leather, . . .	Boston, . .	1,000,000 00	20.
City, . . . .	Worcester, .	400,000 00	July 12.
Merchants', . . . .	Boston, . .	3,000,000 00	16.
Wamsutta, . . . .	Fall River, .	100,000 00	22.
Union, . . . .	Haverhill, .	200,000 00	26.
Haverhill, . . . .	" . .	200,000 00	29.
Fairhaven, . . . .	Fairhaven, .	240,000 00	August 31.
Merchants', . . . .	Lowell, . .	150,000 00	Sept. 5.
Greenfield, . . . .	Greenfield, .	200,000 00	10.
Market, . . . .	Boston, . .	560,000 00	13.
Blackstone, . . . .	" . .	750,000 00	13.
Mount Wollaston, . .	Quincy, . .	150,000 00	19.
Union, of W. & Braintree, .	Weymouth, .	150,000 00	27.
Mut'l Redemption, Bank of,	Boston, . .	561,700 00	30.
Continental, . . . .	" . .	300,000 00	October 1.
Monson, . . . .	Monson, . .	150,000 00	4.
North, . . . .	Boston, . .	860,000 00	19.
Exchange, . . . .	" . .	1,000,000 00	25.
Tradesman's, . . . .	Chelsca, . .	150,000 00	Nov. 1.
Eliot, . . . .	Boston, . .	600,000 00	9.

NAME.	Place.	Capital.	Date of examination.	
Framingham, . . .	Framingham, .	\$200,000 00	Nov.	10.
Commerce, Bank of, . . .	Boston, . . .	2,000,000 00		15.
Barnstable, . . . . .	Yarmouth, . . .	350,000 00		16.
Millbury, . . . . .	Millbury, . . .	100,000 00		17.
Randolph, . . . . .	Randolph, . . .	150,000 00		18.
Boylston, . . . . .	Boston, . . . .	400,000 00		28.
Village, . . . . .	Danvers, . . . .	150,000 00	Dec.	2.
Lancaster, . . . . .	Lancaster, . . .	200,000 00		6.
Essex, . . . . .	Haverhill, . . .	100,000 00		8.
Fall River, . . . . .	Fall River, . . .	350,000 00		16.
Shawmut, . . . . .	Boston, . . . .	750,000 00		17.
Washington, . . . . .	" . . . . .	750,000 00		19.
City, . . . . .	" . . . . .	1,000,000 00		20.
Broadway, . . . . .	" . . . . .	150,000 00		21.
Mechanics', . . . . .	Newburyport, . .	200,000 00		22.
New England, . . . . .	Boston, . . . .	1,000,000 00		23.
Rockland, . . . . .	Roxbury, . . . .	300,000 00		27.
Howard, . . . . .	Boston, . . . .	500,000 00		29.
Merrimack, . . . . .	Haverhill, . . .	180,000 00		30.
Bunker Hill, . . . . .	Charlestown, . .	300,000 00		31.
Lynn Mechanics', . . . .	Lynn, . . . . .	250,000 00		31.

*TABLE, (1st.) Exhibiting the Capital of the Banks of Massachusetts, and the amount of their immediate liabilities, or Circulation and Deposits, and the Specie on hand, in each year, from 1815 to 1864, inclusive.*

YEAR.	Capital.	Aggregate Deposits and Circulation.	Specie.	Percentage of Specie to Deposits and Circulation.
1815, .	\$11,287,500 00	\$5,658,502 00	\$3,277,884 00	57.89
1816, .	12,425,000 00	4,523,800 00	1,430,200 00	31.61
1817, .	11,570,900 00	5,771,902 00	1,589,742 00	27.54
1818, .	9,748,425 00	5,679,665 00	1,147,920 00	20.21
1819, .	10,374,750 00	6,492,503 00	1,040,102 00	16.02
1820, .	10,600,000 00	5,759,420 00	1,304,600 00	22.65
1821, .	9,800,000 00	8,548,447 00	2,784,614 00	32.52
1822, .	10,821,125 00	6,297,240 00	890,000 00	14.13
1823, .	11,650,000 00	7,550,411 00	911,112 00	13.90
1824, .	12,907,300 00	8,973,050 00	1,777,131 00	19.80
1825, .	14,585,000 00	6,223,210 00	1,039,120 00	16.53
1826, .	16,649,996 00	6,281,135 00	1,323,820 00	21.07
1827, .	18,702,150 00	8,445,045 52	1,711,035 61	20.26
1828, .	20,140,000 00	7,054,819 64	1,225,294 42	17.22
1829, .	20,420,000 00	7,299,017 51	987,210 47	13.52
1830, .	19,295,000 00	8,699,047 04	1,258,444 05	14.46
1831, .	21,439,800 00	12,141,282 62	919,959 73	7.57
1832, .	24,520,200 00	10,061,826 33	902,205 78	8.96
1833, .	28,236,250 00	11,605,293 04	922,309 84	7.94
1834, .	29,409,450 00	12,560,200 47	1,160,296 09	9.23
1835, .	30,410,000 00	15,852,624 30	1,136,444 30	7.16
1836, .	34,478,110 00	19,676,766 44	1,456,230 47	7.39
1837, .	38,280,000 00	18,740,316 73	1,517,984 02	8.10
1838, .	34,630,000 00	16,523,154 77	2,394,624 24	14.49
1839, .	34,485,600 00	12,642,733 00	1,838,272 99	14.54
1840, .	33,750,000 00	16,370,292 80	2,991,804 50	18.33
1841, .	33,360,000 00	16,654,011 55	3,111,837 84	18.69
1842, .	32,631,060 00	14,180,071 48	2,682,309 55	18.91
1843, .	31,089,800 00	16,518,083 19	7,293,815 69	44.13
1844, .	30,020,000 00	24,417,463 19	4,587,140 80	18.78
1845, .	30,970,000 00	26,007,819 91	3,357,904 35	12.90
1846, .	31,160,000 00	24,061,290 42	3,054,755 68	12.70
1847, .	32,113,150 00	27,461,917 38	3,943,973 58	14.36
1848, .	32,985,000 00	21,290,999 48	2,578,030 82	12.10
1849, .	34,630,011 00	25,576,252 22	2,749,917 32	10.75
1850, .	36,925,050 00	28,182,653 84	2,993,178 29	10.62
1851, .	38,265,000 00	32,664,473 47	2,478,858 78	7.58
1852, .	43,270,500 00	36,713,625 75	3,563,782 52	9.76
1853, .	49,050,175 00	44,628,122 85	3,731,764 56	8.36
1854, .	54,492,660 00	44,150,353 32	3,828,402 88	8.67
1855, .	58,632,350 00	45,089,304 55	4,409,402 35	9.77
1856, .	58,598,800 00	50,913,441 02	4,555,571 41	8.94
1857, .	60,319,720 00	37,079,966 49	3,611,097 65	9.73
1858, .	61,819,825 00	52,915,444 36	11,112,715 72	21.
1859, .	64,519,200 00	51,335,958 88	7,532,647 09	14.67
1860, .	66,482,050 00	55,259,287 66	6,567,887 88	11.88
1861, .	67,344,200 00	53,474,018 50	8,877,193 01	16.60
1862, .	67,544,200 00	74,295,120 71	9,595,529 55	12.91
1863, .	67,141,200 00	83,160,079 61	9,456,717 96	11.37
1864,*	51,319,500 00	62,772,122 71	6,467,492 16	10.30

\* 153 Banks. In 1863 the number was 138.

*T A B L E. (2d.) Showing the Average Condition of the Banks of Boston, for each Week during the year ending September 30, 1864, as shown by their Returns to the Secretary of the Commonwealth.*

DATE.	Capital.	Loans, &c.	Specie.	Deposits.	Circulation.	Aggregate Deposits and Circulation.	Percentage of Specie to Dep. and Cir.
<b>1863.</b>							
Oct. 5, . . .	\$38,231,700 00	\$77,798,427 00	\$8,042,062 00	\$35,435,811 00	\$8,107,720 00	\$43,543,531 00	18.4
12, . . .	38,231,700 00	78,160,899 00	7,991,999 00	35,734,989 00	8,399,769 00	44,134,758 00	18.1
19, . . .	38,231,700 00	78,216,435 00	7,880,832 00	36,127,597 00	8,323,451 00	44,451,048 00	17.7
26, . . .	38,231,700 00	78,746,728 00	7,850,547 00	36,682,299 00	8,086,072 00	44,768,371 00	17.5
Nov. 2, . . .	38,231,700 00	79,378,840 00	7,841,332 00	35,775,102 00	8,606,628 00	44,381,728 00	17.6
9, . . .	38,231,700 00	78,554,017 00	7,975,057 00	34,557,547 00	9,527,161 00	44,084,708 00	18.
16, . . .	38,231,700 00	76,412,358 00	7,908,760 00	33,165,071 00	9,618,158 00	42,783,229 00	18.4
23,* . . .	38,031,700 00	75,544,984 00	7,794,227 00	32,960,173 00	9,436,924 00	42,397,097 00	18.3
30, . . .	38,031,700 00	75,612,363 00	7,729,708 00	32,366,287 00	9,745,094 00	42,111,381 00	18.3
Dec. 7, . . .	38,031,700 00	74,741,227 00	7,728,551 00	31,635,785 00	10,020,994 00	41,656,779 00	18.5
14, . . .	38,031,700 00	74,251,334 00	7,659,676 00	31,036,738 00	9,733,910 00	40,770,643 00	18.7
21, . . .	38,031,700 00	74,848,297 00	7,573,741 00	31,391,629 00	9,704,087 00	41,095,716 00	18.4
28, . . .	38,031,700 00	75,634,207 00	7,532,360 00	32,371,254 00	9,517,116 00	41,888,370 00	17.9
<b>1864.</b>							
Jan. 4, . . .	38,031,700 00	76,805,343 00	7,503,889 00	32,925,679 00	9,625,043 00	42,150,722 00	17.8
11, . . .	38,031,700 00	77,747,734 00	7,531,295 00	31,524,185 00	10,185,615 00	41,709,800 00	18.
18, . . .	38,031,700 00	75,877,427 00	7,464,511 00	31,151,420 00	9,963,389 00	41,114,809 00	18.1
25, . . .	38,031,700 00	74,146,276 00	7,439,890 00	30,893,284 00	9,729,184 00	40,622,468 00	18.3
Feb. 1, . . .	38,031,700 00	73,959,175 00	7,385,413 00	30,655,782 00	9,660,163 00	40,315,945 00	18.3
8,† . . .	37,031,700 00	71,765,122 00	7,265,104 00	30,080,292 00	9,579,020 00	39,609,312 00	18.3
15, . . .	37,031,700 00	71,088,849 00	7,233,924 00	30,412,647 00	9,471,471 00	39,884,118 00	18.1

\* The Bank of the Metropolis, having surrendered its charter, made no return.

† The Safety Fund Bank, capital \$1,000,000, having become National, returns from this date only its circulation.

TABLE, (2d.) Showing the Average Condition of the Banks of Boston, &amp;c.—Continued.

DATE.	Capital.	Loans, &c.,	Specie.	Deposits.	Circulation.	Aggregate Deposits and Circulation.	Percentage of Specie to Dep. and Cir.
<b>1864.</b>							
Feb. 22, .	\$37,031,700 00	\$71,074,256 00	\$72,155,550 00	\$31,830,846 00	\$9,410,886 00	\$41,241,723 00	17.4
29, .	87,031,700 00	72,189,003 00	7,179,310 00	33,155,898 00	9,371,440 00	42,527,328 00	16.8
Mar. 7, .	37,031,700 00	72,687,363 00	7,108,519 00	33,688,017 00	9,606,318 00	43,294,335 00	16.4
14,*	36,031,700 00	72,104,883 00	7,052,674 00	34,537,386 00	9,410,165 00	43,947,551 00	16.
21, .	36,031,700 00	73,207,058 00	7,033,780 00	35,090,363 00	9,548,161 00	44,638,524 00	15.7
28, .	36,031,700 00	73,485,507 00	7,016,223 00	34,859,443 00	9,310,198 00	44,169,641 00	15.8
April 4,†	35,131,700 00	71,838,422 00	6,856,211 00	32,860,919 00	9,442,042 00	42,302,961 00	16.1
11, .	35,131,700 00	72,420,348 00	6,932,192 00	33,324,978 00	10,447,916 00	43,772,894 00	15.8
18, .	35,131,700 00	72,318,896 00	6,899,726 00	33,510,654 00	10,331,806 00	43,842,460 00	15.6
25, .	35,131,700 00	72,538,606 00	6,932,344 00	31,810,029 00	10,438,176 00	42,248,205 00	16.4
May 2, .	35,131,700 00	71,269,805 00	6,842,777 00	31,461,401 00	10,197,070 00	41,658,471 00	16.4
9,‡	34,131,700 00	69,471,451 00	6,796,546 00	31,172,575 00	10,221,444 00	41,394,019 00	16.2
16, .	34,131,700 00	68,868,631 00	6,644,467 00	31,633,035 00	10,126,509 00	41,759,544 00	15.9
23,§	33,381,700 00	66,683,472 00	6,573,397 00	30,604,911 00	9,809,087 00	40,413,998 00	16.2
30, .	33,381,700 00	66,674,719 00	6,532,472 00	31,316,356 00	9,424,773 00	40,741,129 00	16.
June 6, .	33,381,700 00	67,093,501 00	6,509,205 00	32,770,801 00	9,159,951 00	41,930,752 00	15.5
13, .	33,381,700 00	67,942,395 00	6,524,199 00	33,305,250 00	8,771,191 00	42,076,441 00	15.5
20, .	33,381,700 00	68,880,395 00	6,507,109 00	32,739,960 00	8,983,729 00	41,723,689 00	15.5
27, .	33,381,700 00	69,961,088 00	6,470,575 00	30,865,133 00	9,068,726 00	39,933,859 00	16.2
July 4,	32,381,700 00	66,950,352 00	6,290,614 00	29,910,106 00	9,574,723 00	39,484,829 00	15.9
11, .	32,381,700 00	66,452,055 00	6,301,209 00	31,259,945 00	9,936,449 00	41,196,394 00	15.2
18, .	32,381,700 00	66,079,329 00	6,246,319 00	30,584,051 00	9,890,372 00	40,474,423 00	15.4
25,^	29,381,700 00	59,973,527 00	5,733,277 00	27,905,549 00	9,775,548 00	37,681,097 00	15.2
Aug. 1, .	29,381,700 00	59,760,392 00	5,739,490 00	27,866,175 00	9,327,011 00	37,193,186 00	15.4
8, .	29,381,700 00	60,655,277 00	5,734,196 00	27,806,250 00	9,865,712 00	37,671,962 00	15.2
15, .	29,371,900 00	61,175,277 00	5,666,280 00	27,773,932 00	9,539,496 00	37,313,428 00	15.1
22, .	29,381,700 00	61,817,165 00	5,601,086 00	27,222,059 00	9,568,157 00	36,790,216 00	15.3

Aug. 29, . . .	\$29,881,700 00	\$61,960,491 00	\$5,682,851 00	\$26,494,889 00	\$9,629,981 00	\$36,124,800 00	15.7
Sept. 5, . . .	29,881,700 00	62,212,194 00	5,744,557 00	25,884,438 00	10,100,885 00	85,984,828 00	15.9
12, . . .	29,881,700 00	61,818,000 00	5,789,983 00	25,015,280 00	10,274,888 00	85,290,088 00	16.4
19, . . .	29,881,700 00	61,868,579 00	5,820,711 00	24,728,081 00	10,420,918 00	85,143,949 00	16.5
26, . . .	28,071,700 00	58,352,668 00	5,688,248 00	23,882,980 00	10,279,909 00	83,662,899 00	16.7
Average for year,	34,881,041 00	70,631,309 00	6,947,182 00	31,440,747 00	9,579,850 00	40,185,014 00	16.7
Average for '62-63,	38,231,700 00	75,048,692 00	7,772,858 00	31,939,756 00	7,682,394 00	39,680,484 00	19.6

\* Capital Stock of the Merchants' Bank reduced \$1,000,000.

† The Granite Bank, capital \$900,000, having become National, returns from this date only its circulation.

‡ The Bank of Republic, capital \$1,000,000, having become National, returns from this date only its circulation.

§ The National Bank, capital \$750,000, having become National, returns from this date only its circulation.

|| The Hide and Leather Bank, capital \$1,000,000, having become National, returns from this date its circulation.

α The Merchants' Bank, capital \$3,000,000, having become National, returns from this date only its circulation.

β The Blackstone Bank, capital \$750,000, and the Market Bank, capital \$560,000, having become National, return from this date only their circulation.

*T A B L E, (3d.) Showing the Average Condition of the Banks in Massachusetts, out of Boston, for each month during the year ending September 30, 1864, as shown by their Returns to the Secretary of the Commonwealth.*

DATE.	Capital.	Loans, &c.	Specie.	Deposits.	Circulation.	Aggregate Deposits and Circulation.	Percentage of Specie to Dep. and Cir.
<b>1863.</b>							
October, . . .	\$28,909,500 00	\$58,381,435 00	\$1,595,893 00	\$14,691,356 00	\$21,457,786 00	\$36,149,142 00	4.41
November, . . .	28,869,640 00	59,096,000 00	1,594,305 00	13,695,862 00	22,020,778 00	35,716,640 00	4.46
December,* . . .	28,810,200 00	58,714,222 00	1,560,893 00	13,332,290 00	21,924,478 00	35,256,768 00	4.42
<b>1864.</b>							
January, . . .	28,809,500 00	58,698,179 00	1,538,244 00	12,973,927 00	21,819,205 00	34,793,132 00	4.40
February, . . .	28,509,500 00	57,919,185 00	1,496,539 00	13,169,692 00	21,724,469 00	34,894,161 00	4.28
March,† . . .	28,509,500 00	58,044,512 00	1,468,780 00	13,744,856 00	22,307,192 00	36,051,848 00	4.07
April,‡ . . .	28,618,675 00	59,140,711 00	1,464,113 00	14,544,173 00	22,920,457 00	37,464,630 00	3.90
May, . . .	27,855,000 00	58,070,651 00	1,415,400 00	13,946,877 00	22,092,439 00	36,039,316 00	3.92
June, . . .	27,159,500 00	56,620,039 00	1,348,376 00	13,141,707 00	21,694,346 00	34,836,053 00	3.87
July, . . .	26,509,500 00	55,487,727 00	1,298,756 00	12,685,810 00	21,743,961 00	34,329,771 00	3.78
August, . . .	26,009,500 00	54,013,575 00	1,290,193 00	12,276,370 00	21,677,370 00	33,953,740 00	3.79
September, . . .	25,269,500 00	53,472,323 00	1,306,665 00	12,157,216 00	22,221,063 00	34,378,279 00	3.80
Average for year,	27,819,542 00	57,304,879 00	1,447,746 00	13,354,994 00	21,966,962 00	35,321,790 00	4.09
Average for '62-63,	29,153,058 00	55,640,162 00	1,708,575 00	13,197,553 00	21,010,280 00	34,207,813 00	4.98

\* No return from Pacific Bank; its want supplied by the return for the previous month.

† No return from Franklin County Bank; its want supplied by the return for the previous month.

‡ No return from Pocomset Bank; its want supplied by the return for the previous month.

*TABLE, (4th.) Showing the Average Monthly Condition of all the Banks in the Commonwealth for the year ending September 30, 1864, compiled from the foregoing Tables.*

DATE.	Capital.	Loans, &c.	Specie.	Deposits.	Circulation.	Aggregate Deposits and Circulation.	Percentage of Specie of Dep. & Cir.
<b>1863.</b>							
October, . . .	\$67,141,200 00	\$136,612,087 00	\$9,537,053 00	\$50,686,530 00	\$29,687,039 00	\$80,373,569 00	11.8
November, . . .	67,021,340 00	136,196,508 00	9,444,121 00	47,460,698 00	31,409,570 00	78,870,268 00	11.9
December, . . .	66,841,900 00	133,582,985 00	9,184,475 00	44,941,140 00	31,668,499 00	76,609,639 00	11.9
<b>1864.</b>							
January, . . .	66,841,200 00	134,842,349 00	9,018,115 00	44,497,569 00	31,695,012 00	76,192,581 00	11.8
February, . . .	65,741,200 00	129,930,466 00	8,752,389 00	44,886,788 00	31,223,065 00	75,609,848 00	11.5
March, . . .	64,791,200 00	130,915,714 00	8,521,566 00	48,288,458 00	31,775,902 00	80,064,360 00	10.6
April, . . .	63,745,375 00	131,419,779 00	8,366,731 00	47,420,318 00	33,085,442 00	80,508,260 00	10.3
May, . . .	61,886,700 00	126,668,266 00	8,061,331 00	45,184,532 00	32,048,215 00	77,232,747 00	10.4
June, . . .	60,541,200 00	125,089,361 00	7,851,148 00	45,561,993 00	30,690,245 00	76,252,238 00	10.1
July, . . .	58,141,200 00	120,351,542 00	7,441,610 00	42,500,722 00	31,538,209 00	74,038,931 00	10.
August, . . .	55,391,700 00	115,087,295 00	6,984,873 00	39,709,021 00	31,227,437 00	70,936,468 00	9.8
September, . . .	54,323,700 00	114,533,932 00	7,055,027 00	36,908,638 00	32,490,079 00	69,398,717 00	10.1
Average for year,	62,700,634 00	127,935,856 00	8,353,204 00	44,795,575 00	31,544,892 00	76,340,468 00	10.8
Average for '62-63,	67,394,758 00	130,683,854 00	9,495,515 00	45,107,309 00	28,692,655 00	73,799,964 00	12.8



*T A B L E, (5th.) Exhibiting the number, condition and progress of the Savings Banks of Massachusetts, in each year, from 1834 to 1863, inclusive. (Returns first required by Act 1834, ch. 190.)*

YEAR.	No. of Banks.	Number of de- positors.	Increase in No. of depositors over previous year.	Percentage of Increase.	Amount of de- posits.	Increase in amt. of deposits over previous year.	Percentage of Increase.	Average to each depositor.	Population of Massachusetts.	Deposits to each person of popu- lation.	Percentage of population who are depositors.	Expenses of man- agement.	Percentage of expenses to total deposits.	Average divid- ends (nearly).
1834,	22	24,256	-	-	\$3,407,773 00		-	\$140 09	610,408*	\$5 58	4†	\$10,988 00		
1835,	27	27,232	2,976	12	3,921,870 00	\$513,597 00	15	143 99	-	-	-	12,066 00		
1836,	28	29,786	2,554	9	4,374,578 00	453,208 00	11½	146 19	-	-	-	14,418 00	.38	
1837,	30	32,564	2,778	9½	4,781,426 00	406,848 00	9½	146 51	-	-	-	17,504 00		
1838,	30	33,063	499	1½	4,869,393 00	87,967 00	2	147 27	-	-	-	18,329 00		
1839,	30	36,686	3,623	11	5,608,159 00	738,766 00	15½	152 86	-	-	-	17,204 00		
1840,	31	37,470	784	2	5,819,554 00	211,395 00	3½	157 98	737,699	7 88	5½	17,952 00		
1841,	30	41,423	3,953	10½	6,714,182 00	894,628 00	15½	162 08	-	-	-	19,248 00		
1842,	-	42,587	1,164	2½	6,900,451 00	186,270 00	2½	162 08	-	-	-	-		5½ per cent.
1843,	31	43,217	630	1½	6,935,547 00	35,095 00	½	160 40	-	-	-	20,777 00		
1844,	31	49,699	6,482	15	8,261,345 00	1,325,798 00	19	166 23	-	-	-	22,688 00		
1845,	33	58,178	8,479	17	9,813,288 00	1,551,943 00	18½	168 66	-	-	-	27,017 00		
1846,	38	62,893	4,715	8	10,680,933 00	867,645 00	½	169 82	-	-	-	29,807 00		
1847,	39	68,312	5,419	8½	11,780,813 00	1,099,880 00	10	172 45	-	-	-	34,490 00	.29	5½
1848,	41	69,894	1,582	2½	11,970,448 00	189,635 00	1½	171 26	-	-	-	36,405 00		
1849,	43	71,629	1,735	2½	12,111,554 00	141,108 00	1½	169 08	-	-	-	37,361 00		

1850,	45	78,923	7,194	10	\$18,060,024 00	\$1,548,471 00	13	\$174 57	994,514	\$18 73	85	\$41,681 00
1851,	45	86,587	7,715	9½	15,554,089 00	1,894,065 00	14	179 73	-	-	-	48,707 00
1852,	53	97,353	10,816	12½	18,401,308 00	2,847,219 00	12	189 01	-	-	-	49,380 00
1853,	60	117,404	20,051	20½	28,370,102 00	4,968,794 00	27	199 05	-	-	-	59,071 00
1854,	73	186,654	19,250	16½	25,938,858 00	2,566,756 00	11	189 88	-	-	-	68,471 00
1855,	80	143,263	11,609	8½	27,296,217 00	1,257,359 00	48	184 10	1,182,369	24 12	18½	77,757 00
1856,	81	165,484	17,221	11½	30,373,447 00	3,077,281 00	10½	184 15	-	-	-	89,309 00
1857,	86	177,375	11,391	8	33,015,757 00	2,642,310 00	8½	186 13	-	-	-	102,027 00
1858,	86	182,655	5,280	3	33,914,972 00	899,215 00	2½	185 67	-	-	-	105,339 00
1859,	86	205,409	22,754	12½	39,424,419 00	5,509,647 00	16	191 98	-	-	-	107,951 00
1860,	89	230,088	24,659	12½	45,054,236 00	5,629,817 00	14½	195 88	1,232,065	36 59	18½ <sup>a</sup>	112,294 00
1861,	93	225,058	5,010½	2½	44,785,439 00	268,797 00½	4½	198 99	-	-	-	120,886 00
1862,	93	248,900	23,842	10½	50,403,674 00	5,618,285 00	12½	202 50	-	-	-	135,788 00
1863,	95	272,219	23,319	9½	56,888,828 00	6,480,154 00	12½	208 92	-	-	-	140,713 00
1864,	97	291,616	19,397	7	62,557,604 30	5,673,775 75	10c	214 52	-	-	-	184,739 77

\* In 1880. † Or 1 person in 25. ‡ Or 1 person in 20. § Or 1 person in 12 1-3. ¶ Or 1 person in less than 8. a Or 1 person in 5 4-10. b Decrease. c Nearly.



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ABSTRACTS

OF THE

RETURNS FROM THE BANKS,

AND FROM THE

INSTITUTIONS FOR SAVINGS

IN

MASSACHUSETTS.

1864.

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PREPARED FROM THE ATTESTED REPORTS,  
BY OLIVER WARNER,  
SECRETARY OF THE COMMONWEALTH.

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BOSTON:  
WRIGHT & POTTER, STATE PRINTERS,  
No. 4 SPRING LANE.  
1865.

## Commonwealth of Massachusetts.

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SECRETARY'S DEPARTMENT, BOSTON, January 4, 1865.

*To the Honorable, the Senate and the House of Representatives:*

I have the honor to submit for the information of the Legislature, in compliance with the General Statutes, an Abstract of the Annual Returns of the several Banks and Savings Institutions in the Commonwealth, exhibiting their conditions respectively, on the twenty-ninth day of October, 1864, being "the last Saturday" of said month, in answer to requisitions issued by his Excellency the Governor, on the fifth day of November.

Very respectfully,

OLIVER WARNER,

*Secretary of the Commonwealth.*

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CONDITION

OF THE

BANKS IN MASSACHUSETTS,

ON THE

TWENTY-NINTH DAY OF OCTOBER,

1864.

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## BANK RETURNS.

[Oct.

BOSTON.					
	Atlantic.	Atlas.	Boston.	Boylston.	City.
<b>DUE FROM THE BANK.</b>					
Capital Stock, . . . . .	\$500,000 00	\$1,000,000 00	\$900,000 00	\$400,000 00	\$1,000,000 00
Bills in circulation of denomination of five dollars and upwards, . . . . .	120,120 00	179,470 00	25,230 00	139,785 00	86,655 00
Bills in circulation of denomination less than five dollars, . . . . .	45,407 00	40,660 00	9,345 00	45,373 00	25,578 00
Net profits on hand, . . . . .	62,757 83	78,251 99	268,863 87	66,050 98	116,035 94
Balances due to other banks, . . . . .	50,886 61	40,415 99	102,132 79	50,374 53	74,092 42
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted, . . . . .	457,491 94	833,094 10	1,001,548 86	554,875 03	619,756 07
Cash deposited bearing interest, . . . . .	- - -	- - -	- - -	- - -	- - -
Total amount due from the bank, . . . . .	1,236,162 88	2,171,892 08	2,307,120 52	1,256,458 54	1,922,117 43
<b>RESOURCES OF THE BANK.</b>					
Gold, Silver, and other coined metals in its banking-house, . . . . .	96,937 00	149,767 74	412,321 86	73,006 35	121,059 49
Real Estate, . . . . .	45,000 00	- - -	65,000 00	- - -	45,045 00
Bills of other banks in New England States, and U. S. Currency Notes, . . . . .	100,969 00	57,637 99	223,546 94	170,037 00	180,321 00

Balances due from other banks, . . . .	\$64,012 99	\$151,450 84	\$61,601 22	\$23,076 32	\$15,600 53
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	929,243 89	1,813,085 51	1,544,650 50	990,338 87	1,560,091 41
Total amount of the Resources of the bank, .	1,236,162 88	2,171,892 08	2,307,120 52	1,256,458 54	1,922,117 43
Rate and amount of Dividends since the last annual return, with dates, . . . .	April, 1864, 8 per cent., 15,000 00	April, 1864, 4 per cent., 40,000 00	April, 1864, 4 per cent., 36,000 00	April, 1864, 5 per cent., 20,000 00	April, 1864, 4 per cent., 40,000 00
	October, 1864, 4 per cent., 20,000 00	October, 1864, 4 per cent., 40,000 00	October, 1864, 4 per cent., 36,000 00	October, 1864, 5 per cent., 20,000 00	October, 1864, 4 per cent., 40,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . . .	59,510 57	78,970 42	223,138 52	46,438 43	107,489 80
Amount of Debts due to the bank, secured by pledge of its stock, . . . .	1,550 00	30,907 26	8,000 00	- -	- -
Amount of Debts due and not paid, and considered doubtful, . . . .	- -	6,000 00	- -	300 00	- -
Amount of Liabilities of Directors, . . . .	59,828 00	136,172 00	166,000 00	58,781 29	272,000 00



## BANK RETURNS.

[Oct.

BOSTON—Continued.					
	Columbian.	Bank of Commerce.	Eagle.	Elliot.	Exchange.
DUE FROM THE BANK.					
Capital Stock, . . . . .	\$1,000,000-00	\$2,000,000 00	\$1,000,000 00	\$300,000 00	\$1,000,000 00
Bills in circulation of denomination of five dollars and upwards, . . . . .	28,600 00	817,870 00	50,560 00	248,360 00	849,407 50
Bills in circulation of denomination less than five dollars, . . . . .	4,741 00	11,874 00	21,650 00	29,805 00	47,374 50
Net profits on hand, . . . . .	92,459 89	226,588 85	124,352 21	59,836 68	215,653 48
Balances due to other banks, . . . . .	19,167 89	1,346,862 47	57,028 35	224,289 44	616,225 16
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted, . . . . .	1,059,953 47	1,475,711 19	911,116 13	673,348 54	1,006,642 88
Cash deposited bearing interest, . . . . .	- - -	- - -	- - -	- - -	- - -
Total amount due from the bank, . . . . .	2,200,011 25	5,878,906 51	2,164,706 69	1,885,428 66	3,235,303 02
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house, . . . . .	180,522 22	263,352 00	263,685 42	60,798 80	192,431 86
Real Estate, . . . . .	- - -	2,602 12	- - -	- - -	- - -
Bills of other banks in New England States, and U. S. Currency Notes, . . . . .	565,860 00	800,728 80	126,620 00	116,067 18	868,354 23

Balances due from other banks, . . . . .	\$11,098 45	\$99,897 67	\$97,967 73	\$28,846 53	\$107,508 20
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . . . . .	1,442,580 58 2,200,011 25	4,213,327 92 5,878,906 51	1,746,433 54 2,164,706 69	1,029,716 15 1,835,428 06	2,507,008 74 3,235,303 02
Total amount of the Resources of the bank, . . . . .	April, 1864, 3½ per cent., 85,000 00	April, 1864, 4 per cent., 80,000 00	April, 1864, 4 per cent., 40,000 00	April, 1864, 4 per cent., 24,000 00	April, 1864, 5 per cent., 50,000 00
Rate and amount of Dividends since the last annual return, with dates, . . . . .	October, 1864, 3½ per cent., 85,000 00	October, 1864, 4 per cent., 80,000 00	October, 1864, 4 per cent., 40,000 00	October, 1864, 4½ per cent., 27,000 00	October, 1864, 5 per cent., 50,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . . . .	82,348 28	210,000 00	122,039 89	43,561 46	215,676 64
Amount of Debts due to the bank, secured by pledge of its stock, . . . . .	- -	4,800 00	- -	4,000 00	- -
Amount of Debts due and not paid, and considered doubtful, . . . . .	- -	17,539 35*	- -	- -	- -
Amount of Liabilities of Directors, . . . . .	111,020 69	245,700 00	117,500 00	226,797 00	235,911 00

\* "This amount will probably be realized in time."

## BANK RETURNS.

[Oct.

BOSTON—Continued.					
	Faneuil Hall.	Freeman's.	Globe.	Hamilton.	Howard.
<b>DUE FROM THE BANK.</b>					
Capital Stock, . . . . .	\$500,000 00	\$400,000 00	\$1,000,000 00	\$500,000 00	\$500,000 00
Bills in circulation of denomination of five dollars and upwards, . . . . .	493,130 00	270,500 00	81,610 00	135,285 00	279,975 00
Bills in circulation of denomination less than five dollars, . . . . .	41,749 00	43,212 00	6,057 00	25,327 00	33,241 00
Net profits on hand, . . . . .	130,335 37	48,615 36	190,096 97	145,747 40	42,236 29
Balances due to other banks, . . . . .	200,374 02	71,502 80	422,021 54	12,789 08	77,708 57
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted, . . . . .	772,987 65	370,401 91	846,199 59	803,225 86	476,693 79
Cash deposited bearing interest, . . . . .	- -	- -	- -	- -	- -
Total amount due from the bank, . . . . .	2,138,576 04	1,204,231 87	2,545,985 10	1,622,384 34	1,409,864 65
<b>RESOURCES OF THE BANK.</b>					
Gold, Silver, and other coined metals in its banking-house, . . . . .	191,666 92	96,222 07	228,738 80	174,395 78	68,266 85
Real Estate, . . . . .	77,500 00	- -	- -	- -	- -
Bills of other banks in New England States, and U. S. Currency Notes, . . . . .	52,730 00	21,838 00	256,170 00	111,542 00	99,016 59

	\$67,414 77	\$25,779 28	\$10,098 87	\$108,774 79	\$9,848 98*
Balances due from other banks, . . . .					
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	1,749,294 85	1,080,392 52	2,050,982 93	1,227,871 77	1,282,727 28
Total amount of the Resources of the bank, .	2,138,576 04	1,204,231 87	2,545,985 10	1,622,884 34	1,409,854 65
Rate and amount of Dividends since the last annual return, with dates, . . . .	April, 1864, 6 per cent., 25,000 00	April, 1864, 4 per cent., 16,000 00	April, 1864, 4 per cent., 40,000 00	April, 1864, 8 per cent., 40,000 00	April, 1864, 4 per cent., 20,000 00
	October, 1864, 6 per cent., 25,000 00	October, 1864, 4 per cent., 16,000 00	October, 1864, 4 per cent., 40,000 00	October, 1864, 6 per cent., 80,000 00	October, 1864, 4 per cent., 20,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . . .	121,939 22	30,525 08	190,098 97	120,000 00	35,260 89
Amount of Debts due to the bank, secured by pledge of its stock, . . . .	15,800 00	12,100 00	17,200 00	- -	7,300 00
Amount of Debts due and not paid, and considered doubtful, . . . .	- -	- -	- -	- -	- -
Amount of Liabilities of Directors, . . .	84,214 00	67,935 09	123,500 00	122,639 00	82,104 00

\* \$6,000 of this amount rendered as for "redemption of bills."

## BANK RETURNS.

[Oct.

BOSTON—Continued.					
	Massachusetts.	Maverick.	New England.	North America.	Shawmut.
DUE FROM THE BANK.					
Capital Stock, . . . . .	\$800,000 00	\$400,000 00	\$1,000,000 00	\$750,000 00	\$750,000 00
Bills in circulation of denomination of five dollars and upwards, . . . . .	119,790 00	143,100 00	256,240 00	155,955 00	412,055 00
Bills in circulation of denomination less than five dollars, . . . . .	14,107 00	27,884 00	70,575 00	19,298 00	80,725 00
Net profits on hand, . . . . .	90,276 59	29,184 03	118,522 81	50,421 06	131,251 65
Balances due to other banks, . . . . .	25,000 00	50,000 00	81,401 82	29,210 53	181,749 09
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted, . . . . .	617,435 79	294,997 95	666,383 50	700,745 41	502,050 53
Cash deposited bearing interest, . . . . .	- - -	- - -	17,755 13	- - -	- - -
Total amount due from the bank, . . . . .	1,668,609 38	945,065 98	2,210,878 26	1,705,825 00	2,057,831 27
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house, . . . . .	168,404 38*	62,388 00	135,686 93	109,738 88	54,158 00
Real Estate, . . . . .	30,262 32	- - -	40,000 00	- - -	16,318 85
Bills of other banks in New England States, and U. S. Currency Notes, . . . . .	18,902 00	88,208 69	96,743 00	85,575 00	228,457 00

Balances due from other banks, . . .	\$44,567 32	\$20,704 88	\$135,157 82	\$73,950 61	\$92,380 54
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	1,409,478 36	773,764 46	1,803,341 01	1,436,360 51	1,726,516 88
Total amount of the Resources of the bank, .	1,666,609 38	945,065 98	2,210,878 26	1,705,625 00	2,057,831 27
Rate and amount of Dividends since the last annual return, with dates, . . .	April, 1864, 4 per cent., \$2,000 00	April, 1864, 8½ per cent., 14,000 00	April, 1864, 4 per cent., 40,000 00	April, 1864, 8½ per cent., 26,250 00	April, 1864, 4 per cent., 30,000 00
	October, 1864, 4 per cent., \$2,000 00	October, 1864, 8½ per cent., 14,000 00	October, 1864, 5 per cent., 50,000 00	October, 1864, 8½ per cent., 26,250 00	October, 1864, 4 per cent., 30,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	86,364 99	23,265 28	99,699 84	37,859 50	55,545 97
Amount of Debts due to the bank, secured by pledge of its stock, . . .	- -	1,500 00	- -	3,000 00	2,506 25
Amount of Debts due and not paid, and considered doubtful, . . .	- -	- -	- -	- -	- -
Amount of Liabilities of Directors, . . .	93,000 00	156,372 00	219,538 00	119,235 00	116,615 00

\* "In addition to this amount the bank has loaned \$62,500 which is to be paid on demand in specie."

## BANK RETURNS.

[Oct.

## BOSTON—Continued.

	Shoe and Leather Dealers'.	State.	Suffolk.	Traders'.	Tremont.
<b>DUE FROM THE BANK.</b>					
Capital Stock, . . . . .	\$1,000,000 00	\$1,800,000 00	\$1,000,000 00	\$600,000 00	\$1,500,000 00
Bills in circulation of denomination of five dollars and upwards, . . . . .	528,610 00	102,860 00	305,200 00	253,040 00	266,655 00
Bills in circulation of denomination less than five dollars, . . . . .	78,787 00	34,281 00	12,996 00	64,405 00	36,656 00
Net profits on hand, . . . . .	182,612 89	283,781 11	412,225 61	28,766 19	142,653 25
Balances due to other banks, . . . . .	470,177 04	129,686 84	2,198,676 31	388,803 22	360,855 52
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted, . . . . .	808,908 80	1,008,927 14	962,919 37	240,162 76	1,033,153 30
Cash deposited bearing interest, . . . . .	- - -	- - -	- - -	- - -	- - -
Total amount due from the bank, . . . . .	3,069,094 73	3,309,536 09	4,892,017 29	1,525,177 17	8,389,973 07
<b>RESOURCES OF THE BANK.</b>					
Gold, Silver, and other coined metals in its banking-house, . . . . .	206,989 21	331,968 06	521,491 11	51,911 63	235,183 07
Real Estate, . . . . .	70,000 00	- - -	120,000 00	3,000 00	*
Bills of other banks in New England States, and U. S. Currency Notes, . . . . .	221,219 83	70,828 00	772,688 00	157,961 00	268,515 86

Balances due from other banks, . . . . .	\$389,888 75	\$130,151 99	\$948,721 59	\$6,772 58†	\$37,294 07
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	2,280,996 94	2,776,588 04	2,629,121 59	1,305,531 96	2,798,980 57
Total amount of the Resources of the bank, . .	3,069,084 73	3,309,536 09	4,892,017 29	1,525,177 17	3,339,973 07
Rate and amount of Dividends since the last annual return, with dates, . . . . .	April, 1864, 5 per cent., 60,000 00	April, 1864, 3½ per cent., 63,000 00	April, 1864, 5 per cent., 60,000 00	April, 1864, 3 per cent., 18,000 00	April, 1864, 4 per cent., 60,000 00
	October, 1864, 6 per cent., 60,000 00	October, 1864, 13½ per cent., 240,000 00	October, 1864, 5 per cent., 60,000 00	October, 1864, 3 per cent., 18,000 00	October, 1864, 4½ per cent., 67,500 00
Amount of Reserved Profits at the time of declaring the last dividend, . . . . .	152,000 00	225,899 71	390,686 68	19,864 81	69,222 52
Amount of Debts due to the bank, secured by pledge of its stock, . . . . .	2,000 00	3,800 00	10,500 00	15,120 00	7,400 00
Amount of Debts due and not paid, and considered doubtful, . . . . .	—	—	—	30,358 00	—
Amount of Liabilities of Directors, . . . . .	25,539 00	108,600 00	305,000 00	169,112 00	85,080 00

\* "The bank owns real estate but has no account on its books."

† Rendered as for "redemption of bills."



	BOSTON—Concluded.			BANKS UNDER GENERAL LAW.	
	Union.	Washington.	Webster.	Mount Vernon.	Revere.
DUE FROM THE BANK.					
Capital Stock, . . . . .	\$1,000,000 00	\$750,000 00	\$1,500,000 00	\$200,000 00	\$1,000,000 00
Bills in circulation of denomination of five dollars and upwards, . . . . .	188,105 00	159,023 00*	268,615 00	51,075 00	410,945 00
Bills in circulation of denomination less than five dollars, . . . . .	15,783 00	- -	7,421 00	38,915 00	33,813 00
Net profits on hand, . . . . .	174,854 12†	107,043 99†	128,530 12	14,108 83	174,775 03
Balances due other banks, . . . . .	149,418 73	77,583 84	89,590 02	16,519 25	46,259 21
Cash deposited, including all sums whatsoever due from the bank, and bearing interest, its bills in circulation, profits, and balances due to other banks excepted, . . . . .	999,136 10	635,660 53†	792,418 61	283,457 82	1,304,121 31
Cash deposited bearing interest, . . . . .	- -	- -	98,436 11	- -	421,075 44
Total amount due from the bank, . . . . .	2,527,296 95	1,729,310 86	2,885,010 86	604,074 90	3,390,988 99
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house, . . . . .	197,666 82	116,947 00	257,088 79	24,353 81	200,733 55
Real Estate, . . . . .	- -	12,588 74	- -	- -	- -
Bills of other banks in New England States, and U. S. Currency Notes, . . . . .	281,644 92	106,627 78	247,695 00	71,363 81	167,950 00

Balances due from other banks, . . . . .	\$80,089 10	\$12,932 98	\$22,761 51	\$30,666 62	\$420,272 90
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	2,017,996 11	1,480,214 41	2,357,465 56	477,691 16	2,602,082 54
Total amount of the Resources of the bank, .	2,527,296 95	1,729,310 86	2,885,010 86	604,074 90	3,380,988 99
Rate and amount of Dividends since the last annual return, with dates, . . . . .	April, 1864, 10 per cent., 100,000 00	April, 1864, 4 per cent., 80,000 00	April, 1864, 4 per cent., 60,000 00	April, 1864, 4 per cent., 8,000 00	April, 1864, 4 per cent., 40,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . . . .	October, 1864, 4 per cent., 40,000 00	October, 1864, 4 per cent., 80,000 00	October, 1864, 4 per cent., 60,000 00	October, 1864, 4 per cent., 9,000 00	October, 1864, 4 per cent., 40,000 00
Amount of Debts due to the bank, secured by pledge of its stock, . . . . .	153,157 49	90,428 66	85,093 41	11,653 70	165,590 26
Amount of Debts due and not paid, and considered doubtful, . . . . .	450 00	- -	- -	17,800 00	- -
Amount of Liabilities of Directors, . . .	- -	- -	- -	- -	- -
Amount of Stocks deposited with the Auditor, . . . . .	106,695 00	113,450 71	151,393 00	43,927 16	210,693 00
	- -	- -	- -	125,000 00	775,000 00

\* Total circulation—no account kept of the different denominations.

† Includes unearned interest received.

‡ Including \$1,268 unpaid dividends.

	SOUTH BOSTON.		CHELSEA.	ANDOVER.	BEVERLY.
	Broadway.	Mechanics'.	Tradesman's.	Andover.	Beverly.
DUE FROM THE BANK.					
Capital Stock, . . . . .	\$150,000 00	\$250,000 00	\$150,000 00	\$250,000 00	\$125,000 00
Bills in circulation of denomination of five dollars and upwards, . . . . .	78,350 00	124,325 00	115,080 00	114,840 00	78,220 00
Bills in circulation of denomination less than five dollars, . . . . .	45,204 00	61,618 00	87,003 00	13,255 00	17,410 00
Net profits on hand, . . . . .	10,025 62	33,497 98	15,498 55	18,993 67	15,044 80
Balances due to other banks, . . . . .	40,000 00	- -	1,327 23	- -	6,645 27
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, . . . . .	95,346 71	231,249 00	148,288 45	66,072 65	72,271 38
Cash deposited bearing interest, . . . . .	- -	- -	3,353 64	3,241 39	- -
Total amount due from the bank, . . . . .	413,926 33	700,689 98	470,550 87	466,402 71	314,590 95
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house, . . . . .	6,470 00	15,000 00	5,921 67	8,449 48	9,051 92
Real Estate, . . . . .	8,626 59	18,000 00	- -	5,000 00	201 00
Bills of other banks in New England States, and U. S. Currency Notes, . . . . .	6,276 00	27,715 00	18,399 18	19,817 00	6,587 12

Balances due from other banks, . . . . .	\$13,543 13	\$3,992 74	\$5,000 00	- -	- -
Balances in other bank or banks to be applied to redemption of bills, and payable on demand, . . . . .	6,979 50	128,425 39	10,573 87	\$40,259 29	\$29,426 39
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . . . . .	372,031 11	507,586 85	430,658 15	398,876 94	269,324 52
Total amount of the Resources of the bank, . . . . .	413,926 33	700,889 98	470,550 87	466,402 71	314,590 95
Rate and amount of Dividends since the last annual return, with dates, . . . . .	April, 1864, 4 per cent., 6,000 00	April, 1864, 4 per cent., 10,000 00	April, 1864, 4 per cent., 6,000 00	April, 1864, 8½ per cent., 8,750 00	April, 1864, 4 per cent., 5,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . . . .	October, 1864, 4 per cent., 6,000 00	October, 1864, 4 per cent., 10,000 00	October, 1864, 4 per cent., 6,000 00	October, 1864, 8½ per cent., 8,750 00	October, 1864, 4 per cent., 5,000 00
Amount of Debts due to the bank, secured by pledge of its stock, . . . . .	8,918 96	23,312 07	14,255 84	17,361 21	8,639 44
Amount of debts due and not paid, and considered doubtful, . . . . .	2,000 00	2,275 00	2,100 00	975 00	500 00
Amount of Liabilities of Directors, . . . . .	- -	- -	- -	- -	- -
	9,221 00	58,838 20	83,190 00	84,647 86	32,007 45

	DANVERS.		SOUTH DANVERS.		GLOUCESTER.	
	Village.	Danvers.	Warren.	Cape Ann.	Gloucester.	
DUE FROM THE BANK.						
Capital Stock, . . . . .	\$150,000 00	\$150,000 00	\$250,000 00	\$150,000 00	\$300,000 00	
Bills in circulation of denomination of five dollars and upwards, . . . . .	96,915 00	99,365 00	110,050 00	164,355 00	204,900 00	
Bills in circulation of denomination less than five dollars, . . . . .	10,080 00	24,109 00	33,804 50	19,247 00	23,052 00	
Net profits on hand, . . . . .	41,028 26	34,817 34	26,618 11	24,428 87	57,809 05	
Balances due to other banks, . . . . .	233 68	589 50	323 31	1,200 00	533 36	
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, . . . . .	60,037 20	42,993 06	82,416 58	134,829 83	218,730 50	
Cash deposited bearing interest, . . . . .	- -	- -	- -	- -	- -	
Total amount due from the bank, . . . . .	358,244 14	351,873 90	503,212 50	494,055 70	805,074 91	
RESOURCES OF THE BANK.						
Gold, Silver, and other coined metals in its banking-house, . . . . .	4,739 37	9,737 00	8,386 79	5,679 00	13,025 25	
Real Estate, . . . . .	6,000 00	1,500 00	1,000 00	3,867 00	8,500 00	
Bills of other banks in New England States, and U. S. Currency Notes, . . . . .	7,068 70	22,679 33	6,653 12	8,044 22	35,736 34	

Balances due from other banks, . . . .	\$7,000 00	- -	\$5,000 00	\$18,080 61	- -
Balances in other bank or banks to be applied to redemption of bills, and payable on demand, . . . .	85,209 08	\$7,018 16	25,945 57	48,196 08	\$46,384 44
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and . . . .	298,226 99	810,944 41	456,227 02	410,888 79	701,428 88
Funded Debts of every description, excepting the balances due from other banks, . . . .	858,244 14	351,873 90	503,212 50	494,055 70	805,074 91
Total amount of the Resources of the bank, . . . .	April, 1864, 4 per cent., 6,000 00	April, 1864, 4 per cent., 6,000 00	April, 1864, 4 per cent., 10,000 00	April, 1864, 4 per cent., 6,000 00	April, 1864, 5 per cent., 15,000 00
Rate and amount of Dividends since the last annual return, with dates, . . . .	October, 1864, 4 per cent., 6,000 00	October, 1864, 4 per cent., 6,000 00	October, 1864, 3½ per cent., 8,750 00	October, 1864, 4 per cent., 6,000 00	October, 1864, 5 per cent., 15,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . . .	40,161 98	32,580 86	21,245 06	24,261 74	59,968 24
Amount of Debts due to the bank, secured by pledge of its stock, . . . .	- -	4,900 00	- -	3,800 00	300 00
Amount of Debts due and not paid, and considered doubtful, . . . .	- -	2,500 00*	- -	- -	290 00
Amount of Liabilities of Directors, . . . .	32,300 57	17,979 85	32,000 00	24,100 00	20,181 98

\* "Probable on 50 per cent."

	HAVERHILL.		LAWRENCE.		LYNN.
	Essex.	Merrimack.	Bay State.	Pemberton.	City.
<b>DUE FROM THE BANK.</b>					
Capital Stock, . . . . .	\$100,000 00	\$180,000 00	\$375,000 00	\$100,000 00	\$150,000 00
Bills in circulation of denomination of five dollars and upwards, . . . . .	66,150 00	87,720 00	267,840 00	75,015 00	98,765 00
Bills in circulation of denomination less than five dollars, . . . . .	23,685 00	25,996 00	51,710 00	20,500 00	29,539 00
Net profits on hand, . . . . .	361 87	19,477 15	37,738 47	16,828 12	15,467 01
Balances due to other banks, . . . . .	-	772 81	12,673 91	-	27,110 18
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted, . . . . .	21,221 72	18,488 29	148,922 72	88,988 27	129,079 59
Cash deposited bearing interest, . . . . .	-	-	-	-	-
Total amount due from the bank, . . . . .	211,418 09	382,454 25	893,380 10	301,331 89	449,960 78
<b>RESOURCES OF THE BANK.</b>					
Gold, Silver, and other coined metals in its banking-house, . . . . .	000 86	4,915 77	16,883 97	3,407 08	6,502 38
Real Estate, . . . . .	8,000 00	5,600 00	15,000 00	4,000 00	-
Bills of other banks in New England States, and U. S. Currency Notes, . . . . .	1,969 00	10,970 47	46,966 71	8,249 90	20,386 57

Balances due from other banks, . . . . .	-	-	-	\$320 49	-	-
Balances in other bank or banks to be applied to redemption of bills, and payable on demand, . . . . .	\$1,144 27	12,240 28	\$8,000 00	18,175 72	\$91,268 75	
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . . . . .	200,808 96	296,918 47	811,529 42	272,178 20	831,358 08	
Total amount of the Resources of the bank, . . . . .	211,418 09	332,454 25	898,880 10	301,381 89	449,960 78	
Rate and amount of Dividends since the last annual return, with dates, . . . . .	April, 1864, 8 per cent., 3,000 00	April, 1864, 8 per cent., 5,400 00	April, 1864, 4 per cent., 15,000 00	April, 1864, 5 per cent., 5,000 00	April, 1864, 4 per cent., 6,000 00	
Amount of Reserved Profits at the time of declaring the last dividend, . . . . .	October, 1864, 8 per cent., 3,000 00	October, 1864, 8 per cent., 5,400 00	October, 1864, 4 per cent., 15,000 00	October, 1864, 5 per cent., 5,000 00	October, 1864, 4 per cent., 6,000 00	
Amount of Debts due to the bank, secured by pledge of its stock, . . . . .	2,220 00	17,772 64	85,526 00	15,656 37	10,000 00	
Amount of Debts due and not paid, and considered doubtful, . . . . .	-	600 00	-	8,775 00*	500 00	
Amount of Liabilities of Directors, . . . . .	-	20,015 27	-	-	-	
	4,000 00	4,800 00	24,978 48	30,000 11	38,382 00	

\* "Secured in part by its stock and in part by other collateral."



## BANK RETURNS.

[Oct.

	LYNN.		MARBLEHEAD.		METHUEN.
	Laighton.	Lynn Mechanics.	Grand.	Marblehead.	Spicket Falls.
<b>DUE FROM THE BANK.</b>					
Capital Stock, . . . . .	\$200,000 00	\$250,000 00	\$100,000 00	\$102,000 00	\$100,000 00
Bills in circulation of denomination of five dollars and upwards, . . . . .	123,850 00	182,255 00	47,005 00	50,500 00	38,115 00
Bills in circulation of denomination less than five dollars, . . . . .	18,997 00	34,716 00	18,345 00	18,918 00	6,164 00
Net profits on hand, . . . . .	20,706 70	47,927 42	2,230 43	2,909 49	821 56
Balances due to other banks, . . . . .	1,928 71	21,169 63	5,108 39	- -	- -
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted, . . . . .	65,111 74	212,282 32	61,107 91	35,997 98	44,294 49
Cash deposited bearing interest, . . . . .	- -	- -	- -	- -	- -
Total amount due from the bank, . . . . .	430,594 15	748,250 37	238,796 73	210,325 47	186,395 05
<b>RESOURCES OF THE BANK.</b>					
Gold, Silver, and other coined metals in its banking-house, . . . . .	10,000 53	10,415 62	7,537 70	10,247 79	2,708 06
Real Estate, . . . . .	- -	12,000 00	5,000 00	7,900 00	- -
Bills of other banks in New England States, and U. S. Currency Notes, . . . . .	741 00	7,257 00	2,305 00	4,966 97	250 00

Balances due from other banks, . . . . .	-	\$380 22	\$3,000 00	-	\$3,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand, . . . . .	\$17,886 06	154,963 91	-	\$2,953 54	21,066 04
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . . . . .	402,466 57	568,288 62	215,954 03	184,257 17	162,370 95
Total amount of the Resources of the bank, . . . . .	430,594 15	748,250 87	233,796 78	210,325 47	189,395 05
Rate and amount of Dividends since the last annual return, with dates, . . . . .	April, 1864, 8½ per cent., 7,000 00	April, 1864, 5 per cent., 12,500 00	April, 1864, 4 per cent., 4,000 00	April, 1864, \$3 per share, 8,600 00	April, 1864, 4 per cent., 4,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . . . .	October, 1864, 8½ per cent., 7,000 00	October, 1864, 5 per cent., 12,500 00	October, 1864, 5 per cent., 6,000 00	October, 1864, \$4 per share, 4,800 00	October, 1864, 4 per cent., 4,000 00
Amount of Debts due to the bank, secured by pledge of its stock, . . . . .	20,708 70	45,761 76	1,944 57	3,279 60	818 87
Amount of Debts due and not paid, and considered doubtful, . . . . .	3,225 00	1,444 00	4,850 00	2,631 82	-
Amount of Liabilities of Directors, . . . . .	-	-	-	-	-
	137,946 91	115,541 92	12,221 04	1,750 00	-

	NEWBURYPORT.			ROCKPORT.	SALEM.
	Mechanics'.	Merchants'.	Ocean.		
<b>DUE FROM THE BANK.</b>					
Capital Stock, . . . . .	\$200,000 00	\$120,000 00	\$150,000 00	\$100,000 00	\$315,000 00
Bills in circulation of denomination of five dollars and upwards, . . . . .	81,000 00	90,535 00	136,295 00	95,760 00	110,700 00
Bills in circulation of denomination less than five dollars, . . . . .	25,940 00	20,534 00	17,732 00	16,291 00	13,339 00
Net profits on hand, . . . . .	11,953 91	8,522 92	24,683 01	10,171 83	7,421 27
Balances due to other banks, . . . . .	448 48	3,450 78	81 14	- -	40,503 98
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted, . . . . .	81,705 95	103,967 90	102,886 17	87,590 80	215,502 94
Cash deposited bearing interest, . . . . .	20,000 00	- -	- -	- -	- -
Total amount due from the bank, . . . . .	421,048 34	347,010 60	431,127 82	309,802 98	702,467 14
<b>RESOURCES OF THE BANK.</b>					
Gold, Silver, and other coined metals in its banking-house, . . . . .	5,825 26	13,898 83	11,725 40	3,561 00	13,982 06
Real Estate, . . . . .	3,875 00	5,300 00	2,500 00	- -	35,000 00
Bills of other banks in New England States, and U. S. Currency Notes, . . . . .	441 00	9,195 37	2,110 20	1,471 00	20,874 76

Balances due from other banks, . . . . .	-	-	-	\$940 00	-	-	-
Balances in other bank or banks to be applied to redemption of bills, and payable on demand, . . . . .	\$14,857 21	\$21,904 25	64,781 63	\$80,236 00	\$77,222 20	-	-
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . . . . .	396,049 87	296,712 15	349,070 09	244,534 98	555,388 12	-	-
Total amount of the Resources of the bank, . . . . .	421,048 84	347,010 60	431,127 32	809,802 98	702,467 14	-	-
Rate and amount of Dividends since the last annual return, with dates, . . . . .	April, 1864, 8 per cent., 6,000 00	April, 1864, 4 per cent., 4,800 00	April, 1864, 5 per cent., 7,500 00	April, 1864, 4 per cent., 4,000 00	April, 1864, 8 per cent., 9,450 00	-	-
Amount of Reserved Profits at the time of declaring the last dividend, . . . . .	October, 1864, 4 per cent., 8,000 00	October, 1864, 5 per cent., 6,000 00	October, 1864, 5 per cent., 7,500 00	October, 1864, 5 per cent., 5,000 00	October, 1864, 8 per cent., 9,450 00	-	-
Amount of Debts due to the bank, secured by pledge of its stock, . . . . .	7,763 50	8,373 07	21,030 85	11,429 49	7,373 06	-	-
Amount of Debts due and not paid, and considered doubtful, . . . . .	994 98*	-	-	1,880 00	-	-	-
Amount of Liabilities of Directors, . . . . .	21,300 00	2,850 00	24,471 68	37,328 00	9,227 00	-	-

\* "Estimated loss one-half."

## BANK RETURNS.

[Oct.

SALEM.					
	Exchange.	Mercantile.	Merchants'.	Naumkeag.	Salem.
<b>DUE FROM THE BANK.</b>					
Capital Stock, . . . . .	\$200,000 00	\$200,000 00	\$200,000 00	\$500,000 00	\$187,500 00
Bills in circulation of denomination of five dollars and upwards, . . . . .	58,655 00	85,595 00	186,682 00	168,350 00	117,440 00
Bills in circulation of denomination less than five dollars, . . . . .	17,461 00	31,997 00	19,998 00	37,688 00	27,127 00
Net profits on hand, . . . . .	16,285 86	8,607 30	16,988 86	58,026 81	18,618 62
Balances due to other banks, . . . . .	271 16	1,889 58	79 64	10,426 95	2,505 78
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted, . . . . .	63,419 52	51,243 75	94,591 48	297,656 29	54,954 50
Cash deposited bearing interest, . . . . .	- -	6,000 00	11,013 77	81,800 00	- -
Total amount due from the bank, . . . . .	354,092 04	380,332 58	479,333 25	1,151,743 05	408,145 90
<b>RESOURCES OF THE BANK.</b>					
Gold, Silver, and other coined metals in its banking-house, . . . . .	7,568 11	6,059 86	20,382 00	29,264 69	6,105 45
Real Estate, . . . . .	3,000 00	5,000 00	- -	- -	- -
Bills of other banks in New England States, and U. S. Currency Notes, . . . . .	4,037 00	3,533 00	18,489 78	28,622 92	5,954 80

Balances due from other banks, . . . .	\$14,850 77	\$2,850 00	-	-	\$105 20
Balances in other bank or banks to be applied to redemption of bills, and payable on demand, . . . .	706 68	20,157 82	\$28,983 61	\$4,410 08	5,594 85
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . . . .	323,839 53	342,732 40	416,527 86	1,089,445 86	390,386 60
Total amount of the Resources of the bank, . . . .	354,092 04	380,332 58	479,333 25	1,151,743 05	408,145 90
Rate and amount of Dividends since the last annual return, with dates, . . . .	April, 1864, \$2.67 per share. 8,010 00	April, 1864, 8 per cent., 6,000 00	April, 1864, 3½ per cent., 7,000 00	April, 1864, 8 per cent., 15,000 00	April, 1864, 8 per cent., 5,625 00
Amount of Reserved Profits at the time of declaring the last dividend, . . . .	October, 1864, \$2.85 per share. 7,050 00	October, 1864, 8 per cent., 6,000 00	October, 1864, 3½ per cent., 7,000 00	October, 1864, 8½ per cent., 17,500 00	October, 1864, 8 per cent., 5,625 00
Amount of Debts due to the bank, secured by pledge of its stock, . . . .	17,649 40	1,808 06	15,874 95	52,880 81	17,050 29
Amount of Debts due and not paid, and considered doubtful, . . . .	-	1,750 00	96 66	3,420 00	3,225 00
Amount of Liabilities of Directors, . . . .	-	-	-	-	-
	8,377 10	23,194 00	60,784 25	10,700 00	60,020 71

	SALISBURY.		BRIGHTON.		CAMBRIDGE.	
	Powow River.	Bank of Brighton.	Brighton Market.	Cambridge.	Cambridge City.	
DUE FROM THE BANK.						
Capital Stock, . . . . .	\$100,000 00	\$200,000 00	\$250,000 00	\$100,000 00	\$100,000 00	
Bills in circulation of denomination of five dollars and upwards, . . . . .	74,290 00	185,370 00	239,503 00	47,200 00	60,690 00	
Bills in circulation of denomination less than five dollars, . . . . .	15,146 00	14,103 00	4,437 00	15,645 00	18,446 00	
Net profits on hand, . . . . .	13,696 84	21,214 15	14,188 17	17,445 10	19,386 98	
Balances due to other banks, . . . . .	- -	- -	21,461 49	- -	491 78	
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, . . . . .	33,576 54	113,874 77	86,468 98	36,244 50	67,532 85	
Cash deposited bearing interest, . . . . .	- -	- -	- -	- -	- -	
Total amount due from the bank, . . . . .	236,709 38	534,561 92	616,053 64	216,534 60	266,547 61	
RESOURCES OF THE BANK.						
Gold, Silver, and other coined metals in its banking-house, . . . . .	5,321 53	17,020 19	13,774 75	7,430 83	3,000 00	
Real Estate, . . . . .	4,000 00	5,000 00	8,240 28	6,500 00	- -	
Bills of other banks in New England States, and U. S. Currency Notes, . . . . .	813 33	3,004 70	6,975 89	11,031 00	5,230 70	

Balances due from other banks, . . . . .	-	-	\$3,000 00	\$5,000 00	-	-
Balances in other bank or banks to be applied to redemption of bills, and payable on demand, . . . . .	\$18,267 97	44,082 95	44,082 95	57,155 00	\$980 63	\$5,761 09
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . . . . .	208,306 55	462,444 08	462,444 08	524,907 72	190,642 14	252,555 82
Total amount of the Resources of the bank, . . . . .	236,709 38	534,561 92	534,561 92	616,053 64	216,534 60	266,547 61
Rate and amount of Dividends since the last annual return, with dates, . . . . .	April, 1864, 4 per cent., 4,000 00	April, 1864, 8 per cent., 6,000 00	April, 1864, 8 per cent., 6,000 00	April, 1864, 4 per cent., 10,000 00	April, 1864, 4 per cent., 4,000 00	April, 1864, 4 per cent., 4,000 00
	October, 1864, 4 per cent., 4,000 00	October, 1864, 8 per cent., 6,000 00	October, 1864, 8 per cent., 6,000 00	October, 1864, 4 per cent., 11,250 00	October, 1864, 4 per cent., 4,000 00	October, 1864, 5 per cent., 5,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . . . .	12,021 49	17,000 00	17,000 00	13,955 21	15,361 38	17,747 55
Amount of Debts due to the bank, secured by pledge of its stock, . . . . .	-	5,210 00	5,210 00	11,430 00	500 00	10,500 00
Amount of Debts due and not paid, and considered doubtful, . . . . .	-	-	-	-	-	2,163 19
Amount of Liabilities of Directors, . . . . .	2,188 55	101,378 42	101,378 42	18,301 00	11,545 51	14,416 14



	CAMBRIDGE.			CHARLESTOWN.	
	Cambridge Market.	Charles River.	Lechmere.	Bunker Hill.	Monument.
DUE FROM THE BANK.					
Capital Stock, . . . . .	\$150,000 00	\$100,000 00	\$150,000 00	\$300,000 00	\$150,000 00
Bills in circulation of denomination of five dollars and upwards, . . . . .	131,265 00	70,885 00	104,000 00	181,135 00	121,575 00
Bills in circulation of denomination less than five dollars, . . . . .	10,344 00	17,531 00	24,023 00	37,473 00	35,815 00
Net profits on hand, . . . . .	10,805 82	17,648 21	31,525 62	64,231 21	14,787 42
Balances due to other banks, . . . . .	20,000 00	209 22	- -	- -	644 50
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted, . . . . .	35,059 90	87,656 36	145,142 89	328,743 04	164,923 44
Cash deposited bearing interest, . . . . .	- -	- -	- -	- -	- -
Total amount due from the bank, . . . . .	353,974 72	293,929 79	454,691 51	911,582 25	487,745 36
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house, . . . . .	6,002 33	5,000 00	20,181 04	60,053 03	24,111 62
Real Estate, . . . . .	4,000 00	1,986 19	- -	25,000 00	4,000 00
Bills of other banks in New England States, and U. S. Currency Notes, . . . . .	2,365 46	5,910 71	14,000 50	6,134 16	16,409 05

Balances due from other banks, . . . .	-	-	\$4,000 00	\$554 58	\$892 48	\$10,044 44
Balances in other bank or banks to be applied to redemption of bills, and payable on demand, . . . .	\$27,535 48	19,868 18		89,146 88	72,405 58	63,889 81
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . . . .	317,071 45	257,164 71	257,164 71	380,808 56	747,097 10	369,290 94
Total amount of the Resources of the bank, . . . .	356,974 72	298,929 79	298,929 79	454,691 51	911,582 25	487,745 86
Rate and amount of Dividends since the last annual return, with dates, . . . .	April, 1864, 3 per cent., 4,500 00	April, 1864, 4 per cent., 4,000 00	April, 1864, 4 per cent., 4,000 00	April, 1864, 4 per cent., 6,000 00	April, 1864, 5 per cent., 15,000 00	April, 1864, 4 per cent., 6,000 00
	October, 1864, 3 per cent., 4,500 00	October, 1864, 5 per cent., 5,000 00	October, 1864, 5 per cent., 5,000 00	October, 1864, 6 per cent., 9,000 00	October, 1864, 5 per cent., 15,000 00	October, 1864, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . . .	9,977 55	16,264 21	16,264 21	29,156 78	55,065 04	13,386 80
Amount of Debts due to the bank, secured by pledge of its stock, . . . .	6,750 00	5,500 00	5,500 00	5,050 00	2,180 00	2,060 00
Amount of Debts due and not paid, and considered doubtful, . . . .	2,000 00	450 00	450 00	-	-	-
Amount of Liabilities of Directors, . . . .	26,388 00	25,559 00	25,559 00	36,900 00	3,561 00	33,661 65

	CONCORD.	FRAMINGHAM.	HOLLISTON.	HOPKINTON.	LOWELL.
	Concord.	Framingham.	Holliston.	Hopkinton.	Appleton.
DUE FROM THE BANK.					
Capital Stock, . . . . .	\$100,000 00	\$200,000 00	\$100,000 00	\$150,000 00	\$200,000 00
Bills in circulation of denomination of five dollars and upwards, . . . . .	79,550 00	111,980 00	71,120 00	110,800 00	168,675 00
Bills in circulation of denomination less than five dollars, . . . . .	7,809 00	34,520 00	8,578 00	15,885 00	28,682 00
Net profits on hand, . . . . .	18,474 90	22,426 42	7,728 95	12,579 52	31,814 76
Balances due to other banks, . . . . .	- -	- -	- -	- -	19,268 95
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted, . . . . .	55,378 15	49,812 81	17,995 05	23,046 96	150,477 84
Cash deposited bearing interest, . . . . .	- -	- -	- -	- -	- -
Total amount due from the bank, . . . . .	255,707 05	418,719 23	205,422 00	311,911 48	598,413 85
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house, . . . . .	10,157 34	8,097 00	5,000 19	5,238 00	22,431 86
Real Estate, . . . . .	2,000 00	3,000 00	- -	- -	25,000 00
Bills of other banks in New England States, and U. S. Currency Notes, . . . . .	3,581 55	4,357 00	2,315 83	1,116 84	18,007 81

Balances due from other banks, . . . . .	-	-	-	-	-	-
Balances in other bank or banks to be applied to redemption of bills, and payable on demand, . . . . .	\$12,248 42	\$20,200 18	\$15,677 95	\$42,888 11	\$22,011 42	-
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . . . . .	227,719 74	383,065 10	182,428 48	262,668 53	510,962 76	-
Total amount of the Resources of the bank, . . . . .	255,707 05	418,719 28	205,422 00	811,911 48	598,418 85	-
Rate and amount of Dividends since the last annual return, with dates, . . . . .	April, 1864, 8½ per cent., 3,500 00	April, 1864, 8½ per cent., 10,000 00	April, 1864, 8½ per cent., 3,500 00	April, 1864, 4 per cent., 6,000 00	April, 1864, 5 per cent., 10,000 00	-
Amount of Reserved Profits at the time of declaring the last dividend, . . . . .	October, 1864, 4 per cent., 4,000 00	October, 1864, 5 per cent., 10,000 00	October, 1864, 8½ per cent., 3,500 00	October, 1864, 4 per cent., 6,000 00	October, 1864, 5 per cent., 10,000 00	-
Amount of Debts due to the bank, secured by pledge of its stock, . . . . .	8,344 97	25,078 81	7,000 00	11,804 96	25,000 00	-
Amount of Debts due and not paid, and considered doubtful, . . . . .	480 00	500 00	5,480 00	-	2,000 00	-
Amount of Liabilities of Directors, . . . . .	1,000 00	-	-	-	-	-
	9,300 00	18,180 00	85,678 67	49,842 18	46,116 00	-

	LOWELL.				MALDEN.
	Lowell.	Prescott.	Railroad.	Waresett.	Malden.
<b>DUE FROM THE BANK.</b>					
Capital Stock, . . . . .	\$200,000 00	\$200,000 00	\$600,000 00	\$150,000 00	\$100,000 00
Bills in circulation of denomination of five dollars and upwards, . . . . .	108,355 00	150,806 00	268,670 00	117,925 00	68,955 00
Bills in circulation of denomination less than five dollars, . . . . .	29,791 00	31,171 00	67,162 00	21,352 00	24,382 00
Net profits on hand, . . . . .	31,070 00	41,140 55	114,831 92	8,865 04	9,741 62
Balances due to other banks, . . . . .	762 73	- -	2,187 77	- -	- -
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, . . . . .	52,861 73	123,075 00	100,090 64	61,946 11	29,041 49
Cash deposited bearing interest, . . . . .	- -	- -	- -	50,000 00	- -
Total amount due from the bank, . . . . .	422,880 46	545,692 55	1,152,442 33	410,088 15	232,120 11
<b>RESOURCES OF THE BANK.</b>					
Gold, Silver, and other coined metals in its banking-house, . . . . .	3,685 16	15,708 60	25,422 80	734 71	5,300 00
Real Estate, . . . . .	- -	- -	- -	2,500 00	5,000 00
Bills of other banks in New England States, and U. S. Currency Notes, . . . . .	9,990 24	6,849 45	8,379 00	13,421 45	907 40

Balances due from other banks, . . . . .	\$7,000 00	\$3,000 00	- -	\$5,000 00	\$5,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand, . . . . .	18,203 33	44,908 38	\$107,097 12	14,208 42	9,864 06
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . . . . .	383,951 73	475,726 12	1,011,543 41	374,223 57	208,048 65
Total amount of the Resources of the bank, . . . . .	422,830 46	545,692 55	1,152,442 83	410,088 15	282,120 11
Rate and amount of Dividends since the last annual return, with dates, . . . . .	April, 1864, 4 per cent., 8,000 00	April, 1864, 5 per cent., 10,000 00	April, 1864, 5 per cent., 80,000 00	April, 1864, 4 per cent., 6,000 00	April, 1864, 3½ per cent., 3,500 00
Amount of Reserved Profits at the time of declaring the last dividend, . . . . .	October, 1864, 4 per cent., 8,000 00	October, 1864, 5 per cent., 10,000 00	October, 1864, 5 per cent., 30,000 00	October, 1864, 4 per cent., 6,000 00	October, 1864, 4 per cent., 4,000 00
Amount of Debts due to the bank, secured by pledge of its stock, . . . . .	27,296 84	31,000 00	109,000 00	8,500 00	9,518 88
Amount of Debts due and not paid, and considered doubtful, . . . . .	8,280 00	3,000 00	1,264 00	3,100 00	1,665 00
Amount of Liabilities of Directors, . . . . .	- -	- -	- -	- -	- -
	42,033 21	21,431 82	56,000 00	18,745 39	26,699 74

	NEWTON.	SOUTH READING.	TOWNSEND.	WALTHAM.	WOBURN.
	Newton.	South Reading.	Townsend.	Waltham.	Woburn.
DUE FROM THE BANK.					
Capital Stock, . . . . .	\$150,000 00	\$100,000 00	\$100,000 00	\$150,000 00	\$150,000 00
Bills in circulation of denomination of five dollars and upwards, . . . . .	87,800 00	54,350 00	78,580 00	120,500 00	106,595 00
Bills in circulation of denomination less than five dollars, . . . . .	17,780 00	17,295 00	19,606 00	33,214 00	26,651 00
Net profits on hand, . . . . .	12,324 27	2,988 28	10,828 57	11,878 09	29,694 48
Balances due to other banks, . . . . .	2,611 71	- -	- -	- -	- -
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, . . . . .	93,713 84	17,813 10	23,686 18	36,564 25	136,791 37
Cash deposited bearing interest, . . . . .	- -	- -	- -	- -	- -
Total amount due from the bank, . . . . .	364,229 82	192,396 38	282,200 75	352,156 34	449,641 80
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house, . . . . .	11,316 68	3,900 12	4,385 02	18,305 95	17,872 21
Real Estate, . . . . .	5,270 22	- -	1,000 00	5,500 00	16,320 40
Bills of other banks in New England States, and U. S. Currency Notes, . . . . .	11,738 74	1,899 38	3,820 75	6,895 48	2,947 59

Balances due from other banks, . . . . .	-	-	\$3,600 00	\$9,120 26	-
Balances in other bank or banks to be applied to redemption of bills, and payable on demand, . . . . .	\$12,121 67	\$1,588 88	6,676 47	4,000 00	\$58,614 70
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . . . . .	828,787 51	185,008 05	213,218 51	813,384 70	353,886 90
Total amount of the Resources of the bank, . . . . .	364,229 82	192,896 88	232,200 75	352,156 84	449,641 80
Rate and amount of Dividends since the last annual return, with dates, . . . . .	April, 1864, 4 per cent., 6,000 00	April, 1864, 4 per cent., 4,000 00	April, 1864, 3 per cent., 3,000 00	April, 1864, 2½ per cent., 4,000 00	April, 1864, 5 per cent., 7,500 00
Amount of Reserved Profits at the time of declaring the last dividend; . . . . .	October, 1864, 4 per cent., 6,000 00	October, 1864, 8 per cent., 3,000 00	October, 1864, 8 per cent., 3,000 00	October, 1864, 4 per cent., 6,000 00	October, 1864, 5 per cent., 7,500 00
Amount of Debts due to the bank, secured by pledge of its stock, . . . . .	9,696 54	2,508 86	7,856 87	12,641 80	32,688 48
Amount of Debts due and not paid, and considered doubtful, . . . . .	1,750 00	9,700 00	100 00	1,000 00	-
Amount of Liabilities of Directors, . . . . .	5,900 00	-	-	8,268 00	-
	21,006 00	48,771 00	11,877 37	18,164 85	35,700 00



	ATHOL.	BLACKSTONE.	FITCHBURG.		GRAFTON.
	Miller's River.	Worcester County.	Fitchburg.	Rollstone.	Grafton.
DUE FROM THE BANK.					
Capital Stock, . . . . .	\$150,000 00	\$100,000 00	\$250,000 00	\$250,000 00	\$100,000 00
Bills in circulation of denomination of five dollars and upwards, . . . . .	89,420 00	60,100 00	193,250 00	181,075 00	68,675 00
Bills in circulation of denomination less than five dollars, . . . . .	25,490 00	22,201 00	21,661 00	37,530 00	17,460 00
Net profits on hand, . . . . .	22,621 72	6,762 06	56,036 27	50,134 61	7,152 01
Balances due to other banks, . . . . .	187 75	156 23	600 21	2,381 73	- -
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, . . . . .	58,138 14	24,741 82	194,992 87	151,711 57	24,758 46
Cash deposited bearing interest, . . . . .	- -	- -	- -	- -	- -
Total amount due from the bank, . . . . .	345,857 61	213,961 11	716,540 85	672,882 91	218,045 47
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house, . . . . .	11,105 41	3,520 31	55,251 49	28,050 47	3,424 98
Real Estate, . . . . .	2,000 00	- -	3,000 00	4,614 90	- -
Bills of other banks in New England States, and U. S. Currency Notes, . . . . .	11,510 00	3,585 00	36,455 00	37,112 60	- -

Balances due from other banks, . . . .	\$4,156 52	\$4,028 95	\$8,000 00	\$13,257 82	\$8,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand, . . . .	20,667 58	28,436 92	128,808 17	89,611 98	24,108 99
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Filled Debts of every description, excepting the balances due from other banks, . . . .	296,418 10	170,894 98	405,525 69	500,185 14	187,428 55
Total amount of the Resources of the bank, . .	845,857 61	218,901 11	716,540 85	672,832 91	218,045 47
Rate and amount of Dividends since the last annual return, with dates, . . . .	April, 1864, 4 per cent., 6,000 00	April, 1864, 4 per cent., 4,000 00	April, 1864, 4 per cent., 10,000 00	April, 1864, 4 per cent., 10,000 00	April, 1864, 3½ per cent., 8,500 00
	October, 1864, 7 per cent., 10,500 00*	October, 1864, 4 per cent., 4,000 00	October, 1864, 5 per cent., 12,500 00	October, 1864, 4 per cent., 10,000 00	October, 1864, 3½ per cent., 8,500 00
Amount of Reserved Profits at the time of declaring the last dividend, . . . .	21,228 48	5,700 00	50,000 00	50,014 59	5,910 16
Amount of Debts due to the bank, secured by pledge of its stock, . . . .	1,100 00	4,650 00	4,850 00	1,950 00	- -
Amount of Debts due and not paid, and considered doubtful, . . . .	- -	- -	1,000 00	- -	- -
Amount of Liabilities of Directors, . . . .	14,081 00	57,804 84	58,860 65	38,101 00	24,054 29

\* Including extra dividend \$4,500.

## BANK RETURNS.

[Oct.

	LANCASTER.	LEICESTER.	MILFORD.	MILLBURY.	NORTHBOROUGH.
	Lancaster.	Leicester.	Milford.	Millbury.	Northborough.
DUE FROM THE BANK.					
Capital Stock, . . . . .	\$200,000 00	\$200,000 00	\$250,000 00	\$100,000 00	\$100,000 00
Bills in circulation of denomination of five dollars and upwards, . . . . .	152,795 00	139,975 00	183,305 00	69,095 00	70,055 00
Bills in circulation of denomination less than five dollars, . . . . .	27,114 00	28,489 00	83,163 00	18,529 00	11,252 00
Net profits on hand, . . . . .	26,705 27	24,399 21	82,985 71	6,269 85	16,185 44
Balances due to other banks, . . . . .	- -	708 01	- -	- -	- -
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, . . . . .	33,894 40	97,389 83	48,106 53	75,503 63	89,375 60
Cash deposited bearing interest, . . . . .	- -	- -	- -	- -	- -
Total amount due from the bank, . . . . .	440,508 67	490,980 83	502,560 24	269,397 53	286,818 04
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house, . . . . .	12,010 04	9,076 93	12,365 35	4,942 72	5,368 94
Real Estate, . . . . .	1,000 00	2,196 56	- -	- -	2,000 00
Bills of other banks in New England States, and U. S. Currency Notes, . . . . .	1,476 55	1,512 00	1,626 00	6,574 00	1,822 49

Balances due from other banks, . . . . .	\$5,628 98	- -	- -	\$2,292 68	\$3,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand, . . . . .	11,980 07	\$70,413 83	\$32,317 43	21,206 58	83,541 80
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . . . . .	480,566 84	355,808 25	456,251 46	284,381 55	191,085 31
Total amount of the Resources of the bank, . . . . .	490,960 88	440,508 67	502,560 24	289,397 53	296,818 04
Rate and amount of Dividends since the last annual return, with dates, . . . . .	April, 1864, 4 per cent., 8,000 00	April, 1864, 4 per cent., 8,000 00	April, 1864, 4 per cent., 10,000 00	April, 1864, 4 per cent., 4,000 00	April, 1864, 3½ per cent., 3,500 00
Amount of Reserved Profits at the time of declaring the last dividend, . . . . .	October, 1864, 4 per cent., 8,000 00	October, 1864, 4 per cent., 8,000 00	October, 1864, 5 per cent., 12,500 00	October, 1864, 5 per cent., 5,000 00	October, 1864, 3½ per cent., 3,500 00
Amount of Debts due to the bank, secured by pledge of its stock, . . . . .	24,607 90	4,000 00	30,283 24	- -	15,155 58
Amount of Debts due and not paid, and considered doubtful, . . . . .	- -	- -	15,000 00	- -	- -
Amount of Liabilities of Directors, . . . . .	11,276 84	280 24	- -	- -	- -
	17,094 17	43,288 31	95,816 37	27,384 72	59,183 42

	OXFORD.	SOUTHBRIDGE.	UXBRIDGE.	WORCESTER.	
	Oxford.	Southbridge.	Blackstone.	Citizens.	Mechanics.
<b>DUE FROM THE BANK.</b>					
Capital Stock, . . . . .	\$100,000 00	\$150,000 00	\$100,000 00	\$150,000 00	\$350,000 00
Bills in circulation of denomination of five dollars and upwards, . . . . .	75,470 00	127,955 00	68,775 00	71,860 00	196,385 00
Bills in circulation of denomination less than five dollars, . . . . .	16,787 00	18,778 00	15,344 25	6,701 00	27,160 00
Net profits on hand, . . . . .	10,798 95	8,679 21	21,867 98	89,156 05	54,825 38
Balances due to other banks, . . . . .	- - -	- - -	- - -	7,062 96	290 68
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, . . . . .	22,492 43	28,103 95	27,528 52	165,424 06	191,272 80
Cash deposited bearing interest, . . . . .	- - -	- - -	- - -	- - -	- - -
Total amount due from the bank, . . . . .	225,543 38	328,211 16	233,515 70	440,204 07	819,883 36
<b>RESOURCES OF THE BANK.</b>					
Gold, Silver, and other coined metals in its Banking-house, . . . . .	5,647 73	18,290 15	6,964 07	15,082 38	16,287 97
Real Estate, . . . . .	3,000 00	2,600 00	- - -	7,000 00	- - -
Bills of other banks in New England States, and U. S. Currency Notes, . . . . .	1,578 00	1,841 00	2,713 00	2,905 00	18,813 00

Balances due from other banks, . . . . .	\$1,717 60	\$614 66	\$5,000 00	\$2,000 00	\$6,150 22
Balances in other bank or banks to be applied to redemption of bills, and payable on demand, . . . . .	30,251 83	28,469 77	6,707 47	52,461 87	28,962 41
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . . . . .	188,348 22	278,895 58	212,181 16	360,764 82	759,219 76
Total amount of the Resources of the bank, . . . . .	225,548 88	328,211 16	288,615 70	440,204 07	819,883 86
Rate and amount of Dividends since the last annual return, with dates, . . . . .	April, 1864, 4 per cent., 4,000 00	April, 1864, 4 per cent., 6,000 00	April, 1864, 4 per cent., 4,000 00	April, 1864, 5 per cent., 7,500 00	April, 1864, 4 per cent., 14,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . . . .	October, 1864, 4 per cent., 4,000 00	October, 1864, 4 per cent., 6,000 00	October, 1864, 5 per cent., 5,000 00	October, 1864, 4 per cent., 6,000 00	October, 1864, 4 per cent., 14,000 00
Amount of Debts due to the bank, secured by pledge of its stock, . . . . .	8,088 88	6,419 39	21,431 75	- -	48,437 55
Amount of debts due and not paid, and considered doubtful, . . . . .	- -	- -	- -	400 00	- -
Amount of Liabilities of Directors, . . . . .	25,876 60	11,685 20	192 98	- -	1,500 00
			56,068 00	6,313 04	29,809 56

\* "Not paid, but considered good."

	WORCESTER—Con.		NORTHAMPTON.		WARE		CONWAY.		GREENFIELD.	
	Quinsigamond.		Northampton.		Hampshire Manufacturers'.		Conway.		Franklin County.	
<b>DUE FROM THE BANK.</b>										
Capital Stock, . . . . .	\$250,000 00		\$200,000 00		\$350,000 00		\$150,000 00		\$200,000 00	
Bills in circulation of denomination of five dollars and upwards, . . . . .	75,185 00		172,170 00		290,825 00		103,050 00		151,845 00	
Bills in circulation of denomination less than five dollars, . . . . .	10,295 00		19,636 00		41,445 00		23,296 00		33,025 00	
Net profits on hand, . . . . .	31,616 51		63,404 41		85,099 95		1,539 16		30,587 78	
Balances due to other banks, . . . . .	- -		5,614 70		- -		- -		2,412 08	
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, . . . . .	200,560 55		159,753 47		43,448 89		8,865 14		52,401 80	
Cash deposited bearing interest, . . . . .	- -		- -		- -		- -		- -	
Total amount due from the bank, . . . . .	567,657 08		620,578 58		760,318 84		287,350 30		470,271 46	
<b>RESOURCES OF THE BANK.</b>										
Gold, Silver, and other coined metals in its banking-house, . . . . .	25,000 00		10,180 22		11,285 77		2,961 45		5,300 00	
Real Estate, . . . . .	- -		3,500 00		8,785 80		- -		6,800 00	
Bills of other banks in New England States, and U. S. Currency Notes, . . . . .	6,314 00		1,742 00		12,484 00		1,549 52		3,119 17	

Balance due from other banks, . . . . .	\$8,170 87	\$8,809 49	-	-	-	-
Balance in other bank or banks to be applied to redemption of bills, and payable on demand, . . . . .	47,245 74	44,226 99	\$61,833 99	\$18,045 96	\$30,907 85	
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and funded debts of every description, excepting the balance due from other banks, . . . . .	485,926 45	550,859 88	671,470 28	269,798 37	424,844 44	
Total amount of the Resources of the bank, . . . . .	507,057 06	620,578 58	790,818 84	287,850 30	470,271 46	
Rate and amount of Dividends since the last annual return, with dates, . . . . .	April, 1864, 4 per cent., 10,000 00	April, 1864, 5 per cent., 10,000 00	April, 1864, 8 per cent., 10,500 00	April, 1864, 4 per cent., 6,000 00	April, 1864, 4 per cent., 8,000 00	
	October, 1864, 4 per cent., 11,350 00	October, 1864, 4 per cent., 8,000 00	October, 1864, 8 per cent., 10,500 00	October, 1864, 8 per cent., 12,000 00	October, 1864, 4 per cent., 8,000 00	
Amount of Reserved Profits at the time of declaring the last dividend, . . . . .	20,330 84	61,039 70	19,227 19	651 88	30,006 23	
Amount of Debts due to the bank, secured by pledge of its stock, . . . . .	-	-	-	34,479 64	-	
Amount of Debts due and not paid, and considered doubtful, . . . . .	1,300 00	-	12,000 00	-	-	
Amount of Liabilities of Directors, . . . . .	46,751 11	16,300 00	4,850 00	41,728 19	17,775 47	



## BANK RETURNS.

[Oct.

	SPRINGFIELD.			
	SHELburnE.	CHICOPEE.	HOLYOKE.	CHICOPEE.
	Shelburne Falls.	Gabot.	Hadley Falls.	Agawan.
<b>DUE FROM THE BANK.</b>				
Capital Stock, . . . . .	\$150,000 00	\$150,000 00	\$200,000 00	\$300,000 00
Bills in circulation of denomination of five dollars and upwards, . . . . .	102,670 00	114,860 00	162,685 00	226,860 00
Bills in circulation of denomination less than five dollars, . . . . .	35,585 00	29,211 00	26,201 00	72,509 00
Net profits on hand, . . . . .	11,925 90	37,252 68	27,062 10	87,095 47
Balances due to other banks, . . . . .	12,388 86	1,890 00	1,111 78	14,357 08
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, . . . . .	17,697 39	29,796 38	58,094 96	174,978 02
Cash deposited bearing interest, . . . . .	- -	- -	- -	- -
Total amount due from the bank, . . . . .	330,217 15	362,999 96	475,104 84	875,794 52
<b>RESOURCES OF THE BANK.</b>				
Gold, Silver, and other coined metals in its banking-house, . . . . .	4,283 51	15,315 00	13,347 19	7,698 00
Real Estate, . . . . .	6,800 11	- -	2,000 00*	7,500 00
Bills of other banks in New England States, and U. S. Currency Notes, . . . . .	3,748 00	969 00	4,994 00	31,909 92

Balances due from other banks, . . . .	\$8,000 00	- -	\$8,889 01	\$15,289 48	\$8,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand, . . . .	1,428 88	\$81,296 78	89,662 42	62,414 80	38,832 85
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and funded Debts of every description, excepting the balances due from other banks, . . . .	810,050 70	815,419 18	411,412 22	724,928 02	787,358 75
Total amount of the Resources of the bank, . . . .	880,217 15	892,999 96	475,104 84	888,419 44	875,794 52
Rate and amount of Dividends since the last annual return, with dates, . . . .	April, 1864, 4 per cent., 6,000 00	April, 1864, 4 per cent., 6,000 00	April, 1864, 5 per cent., 10,000 00	April, 1864, 4 per cent., 12,000 00	April, 1864, 5 per cent., 15,000 00
	October, 1864, 4 per cent., 6,000 00	October, 1864, 4 per cent., 6,000 00	October, 1864, 4 per cent., 8,000 00	October, 1864, 4 per cent., 12,000 00	October, 1864, 5 per cent., 15,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . . .	11,127 78	- -	24,816 82	35,989 86	86,905 78
Amount of Debts due to the bank, secured by pledge of its stock, . . . .	1,900 00	500 00	- -	- -	150 00
Amount of Debts due and not paid, and considered doubtful, . . . .	- -	225 00	- -	- -	- -
Amount of Liabilities of Directors, . . . .	96,004 21	82,296 50	2,989 02	59,708 88	11,224 50

\* "Vault and furniture."

## BANK RETURNS.

[Oct.

	SPRINGFIELD—Con.		WESTFIELD.		ADAMS.
	John Hancock.	Pynchon.	Hampden.	Westfield.	
<b>DUE FROM THE BANK.</b>					
Capital Stock, . . . . .	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00	\$350,000 00
Bills in circulation of denomination of five dollars and upwards, . . . . .	129,965 00	118,825 00	120,405 00	124,440 00	290,590 00
Bills in circulation of denomination less than five dollars, . . . . .	21,541 00	34,418 00	14,660 00	12,261 00	64,985 00
Net profits on hand, . . . . .	17,871 44	52,682 17	33,946 06	10,968 75	16,586 02
Balances due to other banks, . . . . .	8,800 61	34,751 83	920 78	2,719 62	12,757 45
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, . . . . .	67,925 18	53,884 38	73,008 25	58,506 30	199,075 58
Cash deposited bearing interest, . . . . .	- -	- -	- -	- -	8,378 88
Total amount due from the bank, . . . . .	391,108 23	444,510 88	392,940 09	358,890 67	942,972 98
<b>RESOURCES OF THE BANK.</b>					
Gold, Silver, and other coined metals in its banking-house, . . . . .	2,038 00	1,602 27	6,000 67	8,875 00	4,780 56
Real Estate, . . . . .	- -	17,000 00	8,000 00	6,651 54	6,225 00
Bills of other banks in New England States, and U. S. Currency Notes, . . . . .	12,860 00	8,947 50	7,458 00	7,535 00	4,078 00

Balances due from other banks, . . . . .	\$2,151 62	\$10,092 48	\$254 94	\$9,606 05	\$1,158 04
Balances in other bank or banks to be supplied to redemption of bills, and payable on demand, . . . . .	52,804 62	84,018 20	68,974 09	25,884 70	100,075 82
Amount of all debts due, including Notes, bills of Exchange, and all Stocks, and funded Bonds of every description, except- ing the balances due from other banks, . . . . .	521,748 09	872,855 89	802,252 39	805,338 38	826,656 01
Total amount of the Resources of the bank, . . . . .	891,108 28	444,510 88	892,940 09	858,890 67	942,972 93
Rate and amount of Dividends since the last annual return, with dates, . . . . .	April, 1864, 4 per cent., 6,000 00	April, 1864, 4 per cent., 6,000 00	April, 1864, 4 per cent., 6,000 00	April, 1864, 8 per cent., 4,500 00	April, 1864, 4 per cent., 14,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . . . .	October, 1864, 4 per cent., 6,000 00	October, 1864, 4 per cent., 6,000 00	October, 1864, 4 per cent., 6,000 00	October, 1864, 8 per cent., 4,500 00	October, 1864, 4 per cent., 14,000 00
Amount of Debts due to the bank, secured by pledge of its stock, . . . . .	15,404 92	50,380 07	80,681 58	8,995 87	12,181 97
Amount of Debts due and not paid, and con- sidered doubtful, . . . . .	600 00	2,000 00	200 00	7,525 00	300 00
Amount of Liabilities of Directors, . . . . .	- - -	- - -	- - -	- - -	- - -
	10,500 00	85,199 68*	81,999 61	79,530 71*	349,345 49

\* Special vote of stockholders.

	ADAMS—Con.		GT. BARRINGTON.		LEE.		PITTSFIELD.	
	Berkshire.		Malabar.		Lee.		Agricultural.	Pittsfield.
<b>DUE FROM THE BANK.</b>								
Capital Stock, . . . . .	\$100,000 00		\$200,000 00		\$210,000 00		\$200,000 00	\$500,000 00
Bills in circulation of denomination of five dollars and upwards, . . . . .	88,850 00		164,090 00		166,295 00		160,655 00	389,760 00
Bills in circulation of denomination less than five dollars, . . . . .	16,059 00		37,131 00		35,663 00		30,703 00	43,948 00
Net profits on hand, . . . . .	9,994 96		26,171 84		9,622 04		49,898 62	87,847 56
Balances due to other banks, . . . . .	8,484 06		10,215 41		8,206 84		19,243 83	25,153 40
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, . . . . .	52,828 87		127,749 60		70,469 27		201,171 50	843,142 78
Cash deposited bearing interest, . . . . .	- -		- -		- -		- -	- -
Total amount due from the bank, . . . . .	266,216 89		565,407 85		500,256 15		661,611 95	1,389,846 69
<b>RESOURCES OF THE BANK.</b>								
Gold, Silver, and other coined metals in its Banking-house, . . . . .	4,805 00		6,048 00		8,876 77		10,385 02	5,070 00
Real Estate, . . . . .	- -		4,650 00		10,000 00		16,491 19	13,767 14
Bills of other banks in New England States, and U. S. Currency Notes, . . . . .	1,088 00		4,273 00		15,246 50		8,848 00	19,955 00

Balances due from other banks, . . . .	\$15,688 12	\$9,815 52	\$6,764 48	\$4,392 97	-
Balances in other bank or banks to be applied to redemption of bills, and payable on demand, . . . .	20,956 09	45,288 19	28,056 54	111,519 89	\$108,697 94
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . . . .	224,179 68	496,888 14	487,811 86	514,976 08	1,242,356 61
Total amount of the Resources of the bank, . . . .	266,216 89	565,407 85	500,256 15	661,611 95	1,389,846 69
Rate and amount of Dividends since the last annual return, with dates, . . . .	April, 1864, 5 per cent., 5,000 00	April, 1864, 3½ per cent., 7,000 00	April, 1864, 3½ per cent., 7,850 00	April, 1864, 4 per cent., 8,000 00	April, 1864, 4 per cent., 20,000 00
	October, 1864, 4 per cent., 4,000 00	October, 1864, 4 per cent., 8,000 00	October, 1864, 4 per cent., 8,400 00	October, 1864, 5 per cent., 10,000 00	October, 1864, 4 per cent., 20,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . . .	9,948 76	25,112 53	7,256 20	46,768 46	77,879 82
Amount of Debts due to the bank, secured by pledge of its stock, . . . .	-	-	815 00	-	-
Amount of Debts due and not paid, and considered doubtful, . . . .	-	-	-	600 00	15,000 00
Amount of Liabilities of Directors, . . . .	58,684 15	8,800 00	8,800 00	19,017 97	258,840 00

	STOCKBRIDGE.	CANTON.	DEDHAM.	DORCHESTER.	QUINCY.
	Housatonic.	Neponset.	Dedham.	Blue Hill.	Quincy Stone.
<b>DUE FROM THE BANK.</b>					
Capital Stock, . . . . .	\$200,000 00	\$100,000 00	\$300,000 00	\$150,000 00	\$150,000 00
Bills in circulation of denomination of five dollars and upwards, . . . . .	164,140 00	38,535 00	162,713 00*	90,650 00	100,390 00
Bills in circulation of denomination less than five dollars, . . . . .	35,066 00	13,656 00	33,509 00	15,496 00	25,097 00
Net profits on hand, . . . . .	10,354 91	27,168 96	42,849 13	5,303 43	8,898 78
Balances due to other banks, . . . . .	10,712 92	- -	- -	- -	- -
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, . . . . .	117,567 34	61,715 04	71,584 97	107,033 30	42,311 82
Cash deposited bearing interest, . . . . .	- -	- -	20,000 00	- -	- -
Total amount due from the bank, . . . . .	537,841 17	291,070 00	630,656 10	388,482 73	326,697 60
<b>RESOURCES OF THE BANK.</b>					
Gold, Silver, and other coined metals in its banking-house, . . . . .	2,292 37	3,944 15	16,234 16	16,924 06	5,000 00
Real Estate, . . . . .	11,330 97	- -	- -	270 85	7,200 00
Bills of other banks in New England States, and U. S. Currency Notes, . . . . .	4,949 00	4,556 69	23,283 00	4,495 00	8,319 87

Balances due from other banks, . . . .	-	-	\$4,449 04	\$3,944 58†	\$2,000 00	-
Balances in other bank or banks to be applied to redemption of bills, and payable on demand, . . . .	\$82,863 84	13,202 29		27,885 62	21,052 88	\$7,442 13
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . . . .	436,605 49	264,917 88		559,358 79	323,739 94	298,735 60
Total amount of the Resources of the bank, . . . .	537,841 17	291,070 00		680,656 10	368,482 73	326,697 60
Rate and amount of Dividends since the last annual return, with dates, . . . .	April, 1864, 8½ per cent., 7,000 00	April, 1864, 5 per cent., 5,000 00	April, 1864, 8½ per cent., 10,500 00	April, 1864, 4 per cent., 6,000 00	April, 1864, 4 per cent., 6,000 00	April, 1864, 4 per cent., 6,000 00
	October, 1864, 4 per cent., 8,000 00	October, 1864, 5 per cent., 5,000 00	October, 1864, 4 per cent., 12,000 00	October, 1864, 4 per cent., 6,000 00	October, 1864, 4 per cent., 6,000 00	October, 1864, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . . .	390 86	25,868 80		16,007 29	385 59	8,074 08
Amount of Debts due to the bank, secured by pledge of its stock, . . . .	1,500 00	-		800 00	-	1,800 00
Amount of debts due and not paid, and considered doubtful, . . . .	-	-		-	2,976 07	-
Amount of Liabilities of Directors, . . . .	1,500 00	36,680 84		3,866 00	15,713 00	7,800 00

• Bills of \$6 and \$7 issued.

† 36 shares National Bank of Redemption included.



	RANDOLPH.		ROXBURY.		WRENTHAM.		ATTLEBOROUGH.	
	Randolph.		People's.	Rockland.	Wrentham.		Attleborough.	
<b>DUE FROM THE BANK.</b>								
Capital Stock, . . . . .	\$150,000 00		\$150,000 00	\$300,000 00	\$105,000 00		\$100,000 00	
Bills in circulation of denomination of five dollars and upwards, . . . . .	115,740 00		115,280 00	199,965 00	71,985 00		58,955 00	
Bills in circulation of denomination less than five dollars, . . . . .	30,653 00		43,868 00	81,656 00	28,792 00		19,651 00	
Net profits on hand, . . . . .	55,941 99		40,923 75	46,941 10	9,851 68		4,337 98	
Balances due to other banks, . . . . .	- -		2,752 60	32,374 41	- -		518 35	
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, . . . . .	97,574 33		196,413 29	304,318 70	16,614 39		41,051 92	
Cash deposited bearing interest, . . . . .	- -		- -	- -	- -		- -	
Total amount due from the bank, . . . . .	449,909 32		549,237 64	965,155 21	232,243 02		224,514 25	
<b>RESOURCES OF THE BANK.</b>								
Gold, Silver, and other coined metals in its banking-house, . . . . .	15,228 02		21,000 76	18,928 30	5,612 00		1,521 25	
Real Estate, . . . . .	- -		- -	- -	- -		7,500 00	
Bills of other banks in New England States, and U. S. Currency Notes, . . . . .	1,315 80		6,625 65	57,845 00	100 00		2,165 64	

Balances due from other banks, . . . . .	-	\$12,484 78	\$32,198 05	-	-
Balances in other bank or banks to be applied to redemption of bills, and payable on demand, . . . . .	\$22,550 58	6,528 65	-	\$11,894 85	\$20,202 69
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . . . . .	410,814 92	502,647 80	856,188 88	214,686 67	198,124 67
Total amount of the Resources of the bank, . . . . .	449,909 82	549,237 64	965,155 21	282,243 02	224,514 25
Rate and amount of Dividends since the last annual return, with dates, . . . . .	April, 1864, 6 per cent., 9,000 00	April, 1864, 4 per cent., 6,000 00	April, 1864, 4 per cent. on \$150,000 00	Nov., '63, \$3 per share, 4,500 00	April, 1864, 3 per cent., 3,000 00
	October, 1864, 6 per cent., 9,000 00	October, 1864, 4 per cent., 6,000 00	October, 1864, 5 per cent., 15,000 00	May, '64, \$3 per share, 4,500 00	October, 1864, 3 per cent., 3,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . . . .	52,753 75	88,542 19	36,000 00	Oct., '64, \$3 per share, 4,500 00	12,546 88
Amount of Debts due to the bank, secured by pledge of its stock, . . . . .	-	1,378 60	1,550 00	9,861 68	-
Amount of Debts due and not paid, and considered doubtful, . . . . .	-	17,044 88*	1,200 00	-	-
Amount of Liabilities of Directors, . . . . .	-	18,778 57	\$7,710 00	16,557 87	-

\* \$7,000 estimated good.

## BANK RETURNS.

[Oct.

FALL RIVER.					
	Fall River.	Fall River Union.	Massasoit.	Metacomet.	Pocasset.
<b>DUE FROM THE BANK.</b>					
Capital Stock, . . . . .	\$350,000 00	\$200,000 00	\$200,000 00	\$600,000 00	\$200,000 00
Bills in circulation of denomination of five dollars and upwards, . . . . .	126,745 00	69,955 00	159,670 00	264,860 00	84,600 00
Bills in circulation of denomination less than five dollars, . . . . .	22,023 00	12,059 25	33,331 00	29,622 00	15,129 00
Net profits on hand, . . . . .	65,562 56	12,576 31	27,726 64	53,094 98	7,297 42*
Balances due to other banks, . . . . .	2,218 42	331 88	1,267 75	596 32	- -
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, . . . . .	63,165 88	26,728 68	66,307 86	99,088 81	49,761 02
Cash deposited bearing interest, . . . . .	- -	- -	- -	- -	- -
Total amount due from the bank, . . . . .	629,714 86	322,151 12	488,303 25	1,047,262 11	356,787 44
<b>RESOURCES OF THE BANK.</b>					
Gold, Silver, and other coined metals in its banking-house, . . . . .	9,827 04	3,096 13	9,487 73	10,022 68	6,941 97
Real Estate, . . . . .	8,000 00	6,500 00	- -	- -	- -
Bills of other banks in New England States, and U. S. Currency Notes, . . . . .	5,218 94	1,434 74	9,476 57	5,531 34	7,853 15

Balances due from other banks, . . . .	\$8,834 46	\$4,800 00	- -	- -	\$5,619 59
Balances in other bank or banks to be applied to redemption of bills, and payable on demand, . . . .	43,925 84	11,808 98	\$86,588 72	\$53,153 27	22,531 48
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . . . .	554,408 58	294,511 27	402,750 28	978,504 82	318,841 25
Total amount of the Resources of the bank, . . . .	629,714 86	822,151 12	488,303 25	1,047,262 11	356,787 44
Rate and amount of Dividends since the last annual return, with dates, . . . .	April, 1864, 4½ per cent., 16,000 00	Jan., 1864, 8½ per cent., 7,000 00	Jan., 1864, 4 per cent., 8,000 00	Dec., 1864, 8 per cent., 18,000 00	Jan., 1864, 8 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . . .	October, 1864, 3½ per cent., 12,000 00	July, 1864, 8½ per cent., 7,000 00	July, 1864, 4 per cent., 8,000 00	June, 1864, 8 per cent., 18,000 00	July, 1864, 8 per cent., 6,000 00
Amount of Debts due to the bank, secured by pledge of its stock, . . . .	51,531 28	6,997 13	19,518 14	25,616 84	2,366 64
Amount of Debts due and not paid, and considered doubtful, . . . .	- -	8,335 00	900 00	4,100 00	8,448 68
Amount of Liabilities of Directors, . . . .	52,250 00	72,443 09	145,768 54	151,900 00	14,770 00

\* "Including interest on notes not due."

## BANK RETURNS.

[Oct.

	NEW BEDFORD.				TAUNTON.	
	Bedford Commercial.	Mechanics'.	Merchants'.	Bristol County.	Mechanics'.	
<b>DUE FROM THE BANK.</b>						
Capital Stock, . . . . .	\$800,000 00	\$800,000 00	\$800,000 00	\$500,000 00	\$200,000 00	
Bills in circulation of denomination of five dollars and upwards, . . . . .	175,875 00	801,760 00	432,770 00	281,305 00	147,750 00	
Bills in circulation of denomination less than five dollars, . . . . .	20,980 00	49,329 00	74,862 00	101,578 00	36,296 00	
Net profits on hand, . . . . .	44,518 61	47,679 85	188,250 11	66,124 64	34,294 79	
Balances due to other banks, . . . . .	40,752 65	- -	31,009 51	1,080 95	110 21	
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, . . . . .	155,444 84	264,491 29	388,436 65	221,133 82	174,548 60	
Cash deposited bearing interest, . . . . .	8,000 00	- -	46 87	6,000 00	5,000 00	
Total amount due from the bank, . . . . .	1,045,546 10	1,263,259 64	1,715,375 14	1,176,222 41	597,999 60	
<b>RESOURCES OF THE BANK.</b>						
Gold, Silver, and other coined metals in its banking-house, . . . . .	1,275 00	2,414 79	16,091 56	20,178 19	8,851 85	
Real Estate, . . . . .	16,800 00	7,000 00	5,000 00	10,000 00	- -	
Bills of other banks in New England States, and U. S. Currency Notes, . . . . .	10,528 19	4,896 27	6,652 00	2,943 48	39,970 15	

Balances due from other banks, . . . . .	-	-	\$3,971 76	-	-	\$42,098 21
Balances in other bank or banks to be applied to redemption of bills, and payable on demand, . . . . .	\$25,408 21	\$116,086 42	72,769 95	\$67,941 98	7,229 53	
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . . . . .	991,534 70	1,132,862 16	1,610,889 87	1,075,758 81	504,855 86	
Total amount of the Resources of the bank, . . . . .	1,045,546 10	1,263,259 64	1,715,375 14	1,176,222 41	597,999 60	
Rate and amount of Dividends since the last annual return, with dates, . . . . .	April, 1864, 4½ per cent., 27,000 00	April, 1864, 8½ per cent., 21,000 00	April, 1864, 4½ per cent., 27,000 00	April, 1864, 4 per cent., 20,000 00	April, 1864, 3 per cent., 6,000 00	
Amount of Reserved Profits at the time of declaring the last dividend, . . . . .	October, 1864, 5 per cent., 30,000 00	October, 1864, 4 per cent., 24,000 00	October, 1864, 4½ per cent., 27,000 00	October, 1864, 4 per cent., 20,000 00	October, 1864, 3 per cent., 6,000 00	
Amount of Debts due to the bank, secured by pledge of its stock, . . . . .	42,685 17	42,140 24	176,842 25	57,171 19	81,547 96	
Amount of Debts due and not paid, and considered doubtful, . . . . .	-	-	300 00	-	-	
Amount of Liabilities of Directors, . . . . .	119,885 23	33,048 79	57,510 09	76,740 22	3,000 00	

	TAUNTON—Con.	ABINGTON.	HINGHAM.	N. BRIDGEWATER.	PLYMOUTH.
	Taunton.	Abington.	Hingham.	N. Bridgewater.	Old Colony.
<b>DUE FROM THE BANK.</b>					
Capital Stock, . . . . .	\$400,000 00	\$150,000 00	\$140,000 00	\$100,000 00	\$210,000 00
Bills in circulation of denomination of five dollars and upwards, . . . . .	296,365 00	89,850 00	107,883 00	75,890 00	150,475 00
Bills in circulation of denomination less than five dollars, . . . . .	73,865 00	29,789 00	19,883 00	11,218 00	84,786 00
Net profits on hand, . . . . .	118,573 75	19,654 74	14,840 74	29,184 10	20,276 81
Balances due to other banks, . . . . .	5,297 63	-	-	-	-
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, . . . . .	270,817 18	48,532 13	79,182 06	56,140 66	76,793 80
Cash deposited bearing interest, . . . . .	-	-	-	-	559 15
Total amount due from the bank, . . . . .	1,164,918 56	332,825 87	361,788 80	271,870 76	492,890 76
<b>RESOURCES OF THE BANK.</b>					
Gold, Silver, and other coined metals in its banking-house, . . . . .	17,344 12	5,802 40	5,025 68	5,769 48	5,810 73
Real Estate, . . . . .	11,000 00	6,000 00	12,376 85	-	12,605 00
Bills of other banks in New England States, and U. S. Currency Notes, . . . . .	6,918 00	3,798 00	6,044 15	3,146 00	33,191 75

Balances due from other banks, . . . . .	\$3,280 35	\$5,000 00	\$865 21	-	-
Balances in other bank or banks to be applied to redemption of bills, and payable on demand, . . . . .	75,463 74	15,782 84	25,670 53	\$30,927 01	\$47,679 82
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . . . . .	1,050,917 05	296,492 63	311,806 88	232,028 27	393,603 96
Total amount of the Resources of the bank, . . . . .	1,164,918 56	332,325 87	361,788 80	271,870 76	492,890 76
Rate and amount of Dividends since the last annual return, with dates, . . . . .	April, 1864, 5 per cent., 20,000 00	April, 1864, 5 per cent., 7,500 00	April, 1864, 4 per cent., 5,600 00	April, 1864, 5 per cent., 5,000 00	April, 1864, 3 per cent., 6,300 00
	October, 1864, 5 per cent., 20,000 00	October, 1864, 5 per cent., 7,500 00	October, 1864, 4½ per cent., 6,000 00	October, 1864, 6 per cent., 6,000 00	October, 1864, 8 per cent., 6,300 00
Amount of Reserved Profits at the time of declaring the last dividend, . . . . .	103,695 00	15,000 00	13,657 62	21,500 00	13,249 52
Amount of Debts due to the bank, secured by pledge of its stock, . . . . .	100 00	6,770 00	500 00	2,000 00	750 00
Amount of Debts due and not paid, and considered doubtful, . . . . .	- - -	179 00	- - -	- - -	6,089 82
Amount of Liabilities of Directors, . . . . .	2,500 00	24,430 00	38,315 00	471 25	19,895 05



## BANK RETURNS.

[Oct.

	PLYMOUTH.	WAREHAM.	FALMOUTH.	HAERWICH.
	Plymouth.	Wareham.	Falmouth.	Cape Cod.
<b>DUE FROM THE BANK.</b>				
Capital Stock, . . . . .	\$150,000 00	\$100,000 00	\$100,000 00	\$150,000 00
Bills in circulation of denomination of five dollars and upwards, . . . . .	102,100 00	51,840 00	59,895 00	114,620 00
Bills in circulation of denomination less than five dollars, . . . . .	22,288 00	10,247 00	13,892 00	31,582 00
Net profits on hand, . . . . .	15,982 91	5,216 61	4,044 61	15,673 79
Balances due to other banks, . . . . .	-	-	-	-
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, . . . . .	43,256 98	68,159 01	7,907 70	122,748 91
Cash deposited bearing interest, . . . . .	1,690 00	-	-	-
Total amount due from the bank, . . . . .	335,317 84	235,462 62	185,539 31	484,624 70
<b>RESOURCES OF THE BANK.</b>				
Gold, Silver, and other coined metals in its banking-house, . . . . .	6,900 00	6,282 18	4,500 00	7,728 89
Real Estate, . . . . .	2,500 00	5,000 00	2,500 00	10,126 45
Bills of other banks in New England States, and U. S. Currency Notes, . . . . .	20,987 90	1,989 00	2,306 00	155 00

Balances due from other banks, . . . . .	\$3,500 00	- -	\$903 47	\$45,462 59
Balances in other bank or banks to be applied to redemption of bills, and payable on demand, . . . . .	6,941 11	\$9,811 67	27,128 19	11,681 39
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . . . . .	294,588 88	215,429 77	148,241 65	359,470 88
Total amount of the Resources of the bank, . . . . .	335,317 84	235,462 62	185,589 81	484,624 70
Rate and amount of Dividends since the last annual return, with dates, . . . . .	April, 1864, 4 per cent., 6,000 00	Jan., 1864, 8 per cent., 8,000 00	April, 1864, 8½ per cent., 8,500 00	April, 1864, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . . . .	October, 1864, 5 per cent., 7,500 00	July, 1864, 8 per cent., 8,000 00	October, 1864, 8 per cent., 8,000 00	October, 1864, 4 per cent., 6,000 00
Amount of Debts due to the bank, secured by pledge of its stock, . . . . .	16,891 21	8,254 57	8,565 00	15,874 69
Amount of Debts due and not paid, and considered doubtful, . . . . .	2,000 00	- -	750 00	2,175 00
Amount of Liabilities of Directors, . . . . .	- -	8,891 00	- -	1,095 00
	22,129 11	525 00	11,086 00	17,596 00

	PROVINCETOWN.	YARMOUTH.	EDGARTOWN.	NANTUCKET.
	Provincetown.	Barnstable.	Martha's Vineyard.	Pacific.
<b>DUE FROM THE BANK.</b>				
Capital Stock, . . . . .	\$100,000 00	\$350,000 00	\$100,000 00	\$200,000 00
Bills in circulation of denomination of five dollars and upwards, . . . . .	91,138 00	275,159 00	84,995 00	86,635 00
Bills in circulation of denomination less than five dollars, . . . . .	8,270 00	55,125 00	9,509 00	14,736 00
Net profits on hand, . . . . .	9,602 91	31,644 82	25,672 87	20,899 28
Balances due to other banks, . . . . .	- -	- -	- -	- -
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, . . . . .	118,674 30	221,740 64*	82,727 82	97,117 36
Cash deposited bearing interest, . . . . .	- -	- -	- -	- -
Total amount due from the bank, . . . . .	327,685 21	983,669 46	302,903 69	419,887 64
<b>RESOURCES OF THE BANK.</b>				
Gold, Silver, and other coined metals in its banking-house, . . . . .	6,853 24	15,664 06	3,423 47	7,493 79
Real Estate, . . . . .	3,000 00	10,000 00	3,000 00	10,000 00
Bills of other banks in New England States, and U. S. Currency Notes, . . . . .	786 40	2,004 86	799 00	21,004 08

Balances due from other banks, . . . .	-	-	-	-	-
Balances in other bank or banks to be applied to redemption of bills, and payable on demand, . . . .	\$50,844 02	\$46,984 58	\$33,266 59	\$47,795 16	
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . . . .	266,901 55	859,015 99	262,414 63	383,094 61	
Total amount of the Resources of the bank, . . . .	327,886 21	938,669 46	302,903 69	419,387 64	
Rate and amount of Dividends since the last annual return, with dates, . . . .	April, 1864, 4 per cent., 4,000 00	April, 1864, 4 per cent., 14,000 00	April, 1864, 10 per cent., 10,000 00	April, 1864, 4 per cent., 8,000 00	
	October, 1864, 4 per cent., 4,000 00	October, 1864, 4 per cent., 14,000 00	October, 1864, 4 per cent., 4,000 00	October, 1864, 4 per cent., 8,000 00	
Amount of Reserved Profits at the time of declaring the last dividend, . . . .	9,154 05	26,176 51	24,607 76	16,599 29	
Amount of Debts due to the bank, secured by pledge of its stock, . . . .	2,747 22	750 00	-	-	
Amount of Debts due and not paid, and considered doubtful, . . . .	-	17,662 00*	-	1,400 00	
Amount of Liabilities of Directors, . . . .	12,100 00	17,073 91	-	2,700 00	

\* "No loss anticipated."

## AGGREGATES.

	28 Incorporated Banks in Boston.	3 organized under the General Law.	Aggregates of 30 Banks in Boston.	123 Banks out of Boston.*	Aggregate of 153 Banks in the Commonwealth.
<b>DUE FROM THE BANKS.</b>					
Capital Stock, . . . . .	\$25,150,000 00	\$1,200,000 00	\$26,350,000 00	\$24,969,500 00	\$51,319,500 00
Bills in circulation of denomination of five dollars and upwards, . . . . .	5,960,885 50†	462,020 00	6,422,905 50	16,119,819 00	22,542,724 50
Bills in circulation of denomination less than five dollars, . . . . .	894,056 50†	72,728 00	966,784 50	3,374,945 00	4,341,729 50
Net profits on hand, . . . . .	3,697,953 98	188,883 36	3,886,837 34	3,993,784 54	7,280,621 88
Balances due to other banks, . . . . .	7,547,533 47	62,778 46	7,610,311 93	559,131 40	8,169,443 33
Cash deposited, including all sums whatsoever due from the banks, not bearing interest, their bills in circulation, profits and balances due to other banks excepted, . . . . .	21,125,945 80	1,587,578 68	22,713,524 48	12,401,993 90	35,115,518 38
Cash deposited bearing interest, . . . . .	116,191 24	421,075 44	537,266 68	234,883 70	772,150 38
Total amount due from the banks, . . . . .	64,492,566 49	3,995,063 89	68,487,630 38	61,054,057 54	129,541,687 92
<b>RESOURCES OF THE BANKS.</b>					
Gold, Silver, and other coined metals in their banking-houses, . . . . .	5,006,740 03	225,087 36	5,231,827 39	1,285,664 77	6,467,492 16
Real Estate, . . . . .	527,317 03	- -	527,317 03	604,865 19	1,132,182 22
Bills of other banks in New England States, and U. S. Currency Notes, . . . . .	5,846,497 31	239,313 31	6,085,810 62	1,128,223 28	7,209,088 90

Balances due from other banks, . . . .	\$2,668,344 81	\$450,989 52	\$9,119,284 38	\$458,416 92	\$9,577,701 25
Balances in other banks to be applied to redemption of bills, and payable on demand,†	- - -	- - -	- - -	4,420,805 96	4,420,805 96
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from banks, . . .	50,449,967 31	8,079,728 70	53,528,391 01	53,211,576 42	106,734,967 43
Total amount of the Resources of the banks, .	64,492,566 49	8,995,063 89	68,487,690 38	61,054,057 54	129,541,687 92
Amount of Dividends since the last annual return, with dates, (for rates see page 68,) .	April, 1864, 1,094,260 00	April, 1864, 48,000 00	April, 1864, 1,142,260 00	April, 1864, 993,885 00	April, 1864, 2,186,185 00
Amount of Reserved Profits at the time of declaring the last dividends, . . . .	October, 1864, 1,236,750 00	October, 1864, 49,000 00	October, 1864, 1,285,750 00	October, 1864, 1,039,525 00	October, 1864, 2,325,275 00
Amount of Debts due to the banks, secured by pledge of their stock, . . . .	8,171,584 48	177,244 02	3,848,828 50	2,921,608 04	6,270,386 54
Amount of Debts due and not paid, and considered doubtful, . . . .	142,988 51	17,800 00	160,788 51	259,765 62	420,499 18
Amount of Liabilities of Directors, . . .	54,197 85	- - -	54,197 35	188,343 72	192,541 07
Amount of stocks deposited with the Auditor,§	8,889,731 78	234,620 16	4,144,351 94	4,511,688 18	8,656,040 12
	- - -	900,000 00	900,000 00	- - -	900,000 00

• Including Banks in South Boston, required to be classed with Banks out of Boston.

‡ This question refers only to Banks out of Boston.

† Halves of certain notes being redeemed explains the fractions.

‡ This question refers only to Banks organized under General Law.

## STATEMENT OF DIVIDENDS—1864.

Average dividend of 30 Banks in Boston—not including those in South Boston—paid in April on \$26,350,000 capital, was  $4\frac{2}{100}$  per cent.

Average dividend of 30 Banks in Boston—not including those in South Boston—paid in October on \$26,350,000 capital, was  $4\frac{1}{100}$  per cent.

Average dividend of 123 Banks out of Boston—including those in South Boston—paid in April on \$24,819,500 capital, was 4 per cent.

Average dividend of 123 Banks out of Boston—including those in South Boston—paid in October on \$24,969,500 capital, was  $4\frac{1}{100}$  per cent.

Average rate of dividend upon the Banking Capital of the Commonwealth, \$51,819,500, for the year 1864, was  $8\frac{2}{100}$  per cent., amounting to \$4,461,410.

By authority of an Act of the legislature of 1864, the Rockland Bank, of Roxbury, has increased its capital stock from \$150,000 to \$300,000.

The Bank of the Metropolis, in Boston—now in liquidation—makes the following return through its acting Cashier:—Bills in Circulation of denomination of five dollars and upwards, \$63,130; of denominations less than five dollars, “about” \$20,000. Amount of Stocks on deposit with the Auditor, for security of redemption of circulation, \$109,000.

The Cashier of the Mattapan Bank, in Dorchester, reports as follows:—

“There are no Directors of the Mattapan Bank, the only officer remaining being the Cashier. The stockholders were all paid in full in December, 1863, and the balance of the resources of the bank sold to the First National Bank of Dorchester—said National Bank assuming the redemption of all the Mattapan bills in circulation; and after the full redemption of said bills then the surplus remaining would belong to the said First National Bank.”

Amounts due from the Bank are stated to be: Bills in Circulation of denomination of five dollars and upwards, \$3,065; of denominations less than five dollars, \$2,374. Net profits on hand, \$5,556.98.

Resources. Balances in other banks, to be applied to redemption of bills and payable on demand, \$10,996.98.

## STATEMENT OF DIVIDENDS—1863.

Average dividend of 39 Banks in Boston—not including those in South Boston—paid in April on \$36,870,000 capital, was  $3\frac{1}{100}$  per cent.

Average dividend of 40 Banks in Boston—not including those in South Boston—paid in October on \$37,431,700 capital, was  $3\frac{1}{100}$  per cent.

Average dividend of 134 Banks out of Boston—including those in South Boston—paid in April on \$27,812,500 capital, was  $3\frac{5}{100}$  per cent.

Average dividend of 138 Banks out of Boston—including those in South Boston—paid in October on \$28,544,500 capital, was  $3\frac{4}{100}$  per cent.

Average dividend of 173 Banks in the Commonwealth, paid in April, on \$64,682,500 capital, was  $3\frac{5}{100}$  per cent.

Average dividend of 178 Banks in the Commonwealth, paid in October, on \$65,976,200 capital, was  $3\frac{1}{100}$  per cent.

Average rate of dividend upon the Banking Capital of the Commonwealth, \$67,141,200, for the year 1863, was  $7\frac{1}{100}$  per cent., amounting to \$4,719,845.52.

The following named Banks having, on or before the twentieth day of October, become Banking Associations under laws of the United States, report their outstanding Circulation—required by a statute of the Commonwealth, approved May 5, 1864—as given below, amounting in the aggregate to \$4,006,454:

N A M E .	Location.	Bills of \$5 and upwards.	Bills of less than \$5.	Aggregates of Circulation.
Blackstone, . . . .	Boston, . . . .	\$401,795	\$51,587	\$453,382
Continental,* . . . .	Boston, . . . .	120,865	30,006	150,871
Granite, . . . . .	Boston, . . . .	19,685	10,345	30,030
Hide and Leather, . . . .	Boston, . . . .	149,000	74,503	223,503
Market, . . . . .	Boston, . . . .	73,835	26,428	100,263
Merchants', . . . . .	Boston, . . . .	283,500	†	283,500
Mutual Redemption, . . . .	Boston, . . . .	128,015	†	128,015
National, . . . . .	Boston, . . . .	17,303	†	17,303
North, . . . . .	Boston, . . . .	521,107	†	521,107
Republic, (of the,)* . . . .	Boston, . . . .	49,060	15,315	64,375
Safety Fund,* . . . . .	Boston, . . . .	39,400	13,299	52,699
Haverhill, . . . . .	Haverhill, . . . .	71,128	†	71,128
Union, . . . . .	Haverhill, . . . .	82,877	†	82,877
Commercial, . . . . .	Salem, . . . . .	34,780	29,309	64,089
Harvard,* . . . . .	Cambridge, . . . .	129,020	56,314	185,334
Merchants', . . . . .	Lowell, . . . . .	65,440	32,724	98,164
Central, . . . . .	Worcester, . . . .	158,575	31,559	190,134
City, . . . . .	Worcester, . . . .	208,700	36,864	245,564
Worcester, . . . . .	Worcester, . . . .	99,355	26,845	126,200
Holyoke, . . . . .	Northampton, . . . .	61,865	12,352	74,217
Greenfield, . . . . .	Greenfield, . . . .	96,035	23,328	119,363
Monson, . . . . .	Monson, . . . . .	131,075	24,480	155,555
Springfield, . . . . .	Springfield, . . . .	103,500	18,549	122,049
Mount Wollaston, . . . . .	Quincy, . . . . .	47,000	18,347	65,347
Union, . . . . .	Weymouth, . . . .	77,445	17,751	95,196
Fairhaven, . . . . .	Fairhaven, . . . .	148,816	34,039	182,855
Wamsutta, . . . . .	Fall River, . . . .	15,105	4,104	19,209
Marine, . . . . .	New Bedford, . . . .	68,375	16,250	84,625

\* Corporations organized under General Statutes. The amount of stocks on deposit with the Auditor of the Commonwealth, for security of the redemption of circulation by said Banks respectively, is rendered as, by the Continental, \$205,000; Republic, \$168,500; Safety Fund, \$150,400; Harvard, \$192,000.

† None issued.

‡ Not classified.



*The following Table shows the Aggregates of Banks in 1863.*

	36 Incorporated Banks. in Boston.	6 organized under the General Law.	Aggregates of 42 Banks in Boston.	141 Banks out of Boston.*	Aggregate of 183 Banks in the Commonwealth.
<b>DUE FROM THE BANKS.</b>					
Capital Stock, . . . . .	\$34,531,700 00	\$3,700,000 00	\$38,231,700 00	\$28,909,500 00	\$67,141,200 00
Bills in circulation of denomination of five dollars and upwards, . . . . .	5,889,591 50†	1,000,425 00	6,890,016 50	17,341,708 00	24,231,724 50
Bills in circulation of denomination less than five dollars, . . . . .	1,227,427 50†	308,121 00	1,536,548 50	4,242,730 00	5,779,278 50
Net profits on hand, . . . . .	3,308,004 09	218,411 73	3,524,415 82	2,931,537 20	6,455,953 02
Balances due to other banks, . . . . .	12,981,510 78	350,750 01	13,332,260 79	419,930 87	13,752,191 66
Cash deposited, including all sums whatsoever due from the banks, not bearing interest, their bills in circulation, profits and balances due to other banks excepted, . . . . .	38,418,522 76	3,597,920 52	37,016,443 28	14,667,779 45	51,894,222 73
Cash deposited bearing interest, . . . . .	827,908 94	397,184 94	1,225,093 88	239,760 00	1,464,853 88
Total amount due from the banks, . . . . .	92,182,665 57	9,578,813 20	101,756,478 77	68,752,945 52	170,509,424 29
<b>RESOURCES OF THE BANKS.</b>					
Gold, Silver, and other coined metals in their banking-houses, . . . . .	7,290,977 24	567,784 38	7,858,761 62	1,597,956 34	9,456,717 96
Real Estate, . . . . .	930,102 87	- -	930,102 87	797,296 39	1,727,399 26
Bills of banks in this and of the other New England States, . . . . .	7,637,060 98	795,230 78	8,432,291 76	901,313 81	9,338,605 57

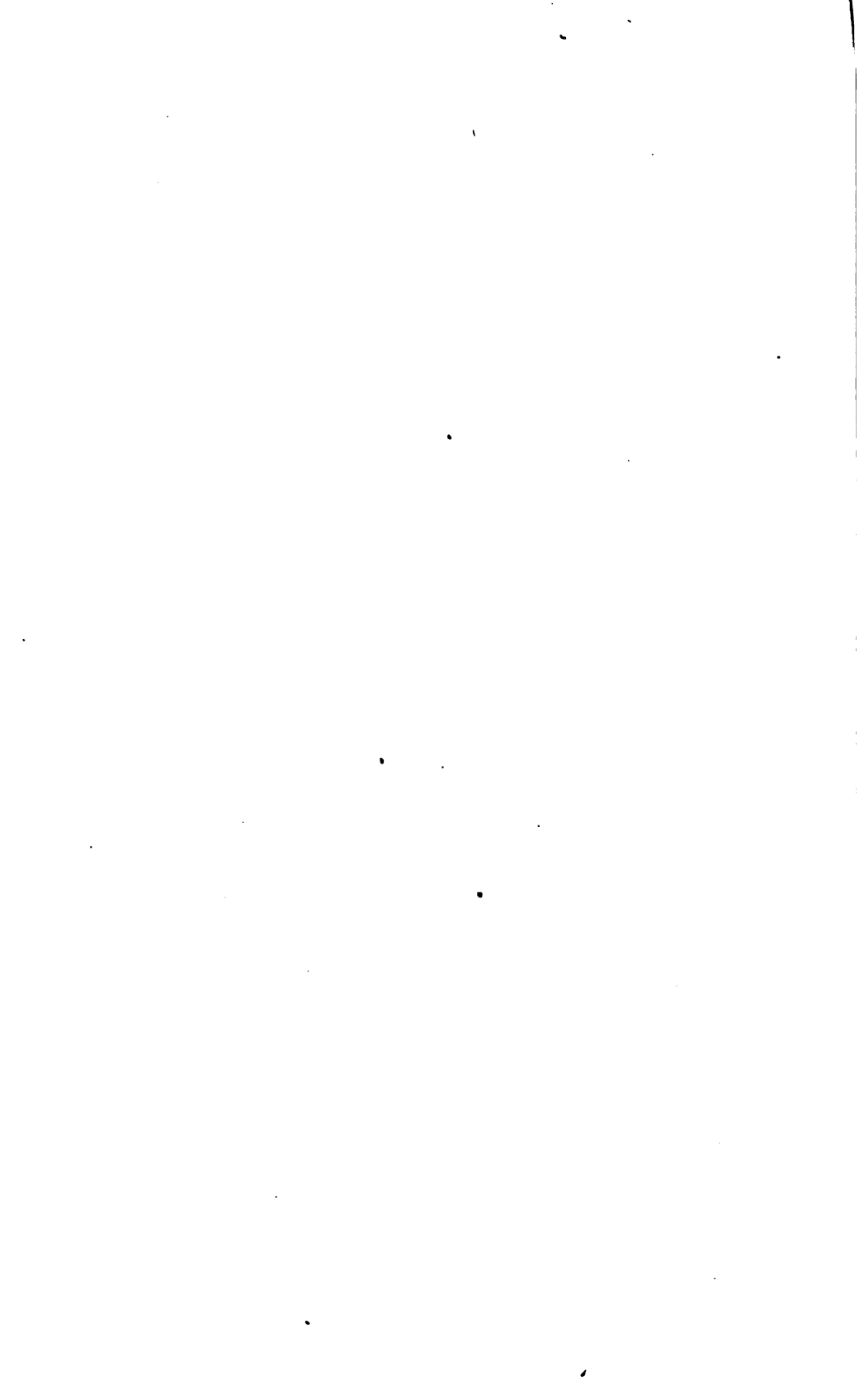
Balances due from other banks, . . . . .	\$4,724,308 72	\$680,885 69	\$5,405,144 41	\$559,789 41	\$5,004,988 82
Balances in other banks to be applied to redemption of bills, and payable on demand.†	- - -	- - -	- - -	6,527,079 42	6,527,079 42
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from banks, . . . .	71,800,215 76	7,529,962 85	79,180,178 11	58,869,510 15	137,499,868 26
Total amount of the Resources of the banks, . . . . .	92,182,665 57	9,573,813 20	101,756,478 77	68,752,945 52	170,509,424 29
Amount of Dividends since the last annual return, with dates, (for rates see page 68.) . .	April, 1863, 1,172,482 47	April, 1863, 112,082 47	April, 1863, 1,284,564 94	April, 1863, 990,275 00	April, 1863, 2,274,889 94
Amount of Reserved Profits at the time of declaring the last dividends, . . . . .	October, 1863, 1,272,723 11	October, 1863, 122,082 47	October, 1863, 1,394,805 58	October, 1863, 1,049,800 00	October, 1863, 2,444,605 58
Amount of Debts due to the banks, secured by pledge of their stock, . . . . .	8,100,906 67	184,173 71	8,285,080 38	2,757,288 09	6,042,868 47
Amount of Debts due and not paid, and considered doubtful, . . . . .	264,189 48	248,832 25	512,971 73	280,838 86	793,810 59
Amount of Liabilities of Directors, . . . .	107,120 63	18,000 00	120,120 63	457,213 83	577,384 46
Amount of stocks deposited with the Auditor,§	2,828,846 88	156,395 72	2,985,242 55	5,137,055 08	8,122,297 63
	- - -	2,731,850 00	2,731,850 00	186,000 00	2,917,850 00

\* Including Banks in South Boston, required to be classed with Banks out of Boston—and Harvard Bank in Cambridge, organized under General Law.

† Halves of certain notes being redeemed explain the fractions.

‡ This question refers only to Banks organized under the General Law.

§ This question refers only to Banks out of Boston.



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CONDITION  
OF THE  
INSTITUTIONS FOR SAVINGS  
IN MASSACHUSETTS,  
ON THE  
LAST SATURDAY OF OCTOBER,  
1864.

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	BOSTON.				
	Franklin Savings Bank.	Provident Institution for Savings.	Suffolk Savings Bank.	East Boston Savings Bank.	South Boston Savings Bank.
Number of Depositors, . . . . .	1,898	82,644	13,222	2,776	347
Amount of Deposits, . . . . .	\$403,853 28	\$8,051,699 84	\$4,114,181 26	\$249,083 70	\$34,520 86
Public Funds, . . . . .	185,000 00	2,483,095 90	1,429,100 00	94,000 00	14,000 00
Loans on public funds, . . . . .	25,000 00	211,700 00	155,000 00	5,000 00	-
Bank Stock, . . . . .	66,175 21	1,084,480 00	380,075 00	47,247 70	-
Loans on bank stock, . . . . .	5,800 00	29,650 00	15,000 00	1,800 00	-
Deposits in banks, bearing interest, . . . . .	11,659 28	-	-	13,158 00	-
Loans on railroad stock, . . . . .	-	-	-	-	-
Invested in real estate, . . . . .	-	50,000 00	-	-	-
Loans on mortgage of real estate, . . . . .	70,400 00	1,980,066 86	1,040,000 00	85,104 41	18,177 00
Loans to county, or town, . . . . .	55,000 00	811,900 00	275,000 00	10,000 00	-
Loans on personal security, . . . . .	2,000 00	1,737,000 00	819,000 00	5,693 65	-
Cash on hand, . . . . .	186 70	180,429 54	100,908 53	13,892 99	2,659 52

Rate and amount of ordinary Dividend for last year, . . . . .	4 per cent., \$14,865 08	4 per cent., \$288,248 29	4 per cent., \$184,513 93	5 per cent., \$10,551 59	4 per cent., \$364 52
Average annual per cent. of Dividends, ending at time of and including last extra, . . . . .	7 per cent.	7 per cent.	7 per cent.	7 per cent.	- - -
Extra Dividend, when declared, . . . . .	Every 3 years.	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . . . . .	2,000 00	27,565 63	12,987 99	1,100 00	Nothing.

*Franklin Savings Bank*.—Public Funds—Soldiers special deposit, \$300; United States bonds and certificates, 185,000.

Loans on Public Funds—Massachusetts bonds, \$5,000; City of Boston do., 20,000.

Bank Stock owned—Continental National, \$24,417 75; Webster, 2,905 75; Reverse, 13,519 88; New England, 4,170; Atlas, 3,727; Second National, 3,184 33; North, 9,250 50; Third National, Springfield, 5,000.

Loans on Bank Stock—On 42 shares Boston, and \$8,000 United States bonds, 5,600.

Deposit in Bank bearing interest—Continental National Bank, \$11,659 28.

Loan to County or Town—City of Boston, \$55,000.

*Provident Institution for Savings*.—Public Funds—United States scrip, \$1,477,126 08; Massachusetts scrip, \$70,970 81; Rhode Island do., 455,000; Vermont do., 60,000; Maine do., 80,000.

Loans on Public Funds—United States securities, \$61,700; Massachusetts scrip, 160,000.

Bank Stock owned—Atlantic, \$21,500; Atlas, 45,000; Boston, 35,000; Columbian, 42,800; City, 31,500; Continental, 33,400; Eagle, 45,000; Globe, 31,500; Hamilton, 22,500; Hide and Leather National, 22,500; Massachusetts, 22,500; Market National, 52,000; Merchants, 75,000; New England, 23,900; North, 30,700; Reverse, 20,000; State, 39,480; Suffolk, 30,000; Shoe and Leather Dealers, 50,000; Second National, 39,800; Tremont, 67,400; Union, 31,200; Washington, 33,700; Webster, 188,100.

Loans on Bank Stock—147 North, \$18,000; 100 Tremont, 9,000; 50 Dedham, 4,500; 20 Atlas, 7 Boylston, and 10 Eagle, 3,150.

Railroad Stock held in forfeiture—22 shares Cheshire Railroad, taken in liquidation of a debt, \$1,276.

*Suffolk Savings Bank*.—Public Funds—United States Scrip, \$310,000; Massachusetts do., 231,100; Boston do., 120,000; Roxbury, 13,000; New Hampshire bonds, 10,000; United States Graculates deposit, 60,000; United States debt certificates, 415,000; Maine bonds, 50,000; Rhode Island do., 210,000.

Loans on Public Funds—United States debt certificates, \$70,000; United States scrip, 35,000; do. and debt certificates, 60,000.

Bank Stock owned—Market, \$10,500; Atlas, 41,600; Washington, 15,000; Hamilton, 10,000; State, 10,500; Shoe and Leather Dealers, 10,000; Granite, 12,700; Reverse, 20,000; Bay State, 13,125; Shawmut, 10,000; City, 15,000; Bank of Commerce, 20,000; Hide and Leather, 10,000; Union, 10,000; Merchants, 53,200; Columbian, 35,000; Massachusetts, 5,000; Webster, 37,500; Railroad, 3,750; New England, 1,100; Eagle, 36,100.

Loans on Bank Stock—70 Suffolk, \$5,000; 117 North, 10,000.

*East Boston Savings Bank*.—Public Funds—United States bonds, \$35,000; debt certificates, 29,000.

Loans on Public Funds—United States certificates of indebtedness, \$5,000.

Bank Stock owned—Merchants, \$2,771 37; Webster, 3,000; National, 2,500; Maverick, 10,000; Howard, 4,065; Traders, 2,027 50; North, 3,150; Eagle, 2,733 33; Granite, 2,175; Exchange, 230; Bank of North America, 5,000; Bank of Commerce, 5,146; Bank of the Republic, 5,150.

Loans on Bank Stock—10 Maverick, \$500; 10 Blackstone, 800.

Deposit in Bank bearing interest—National Hide and Leather, \$13,153.

*South Boston Savings Bank*.—Public Funds—United States bonds, \$18,700; treasury notes, 800.

	CHELSEA.	ANDOVER.	DANVERS.	GLOUCESTER.	HAVERHILL.
	Chelsea Savings Bank.	Andover Savings Bank.	Danvers Savings Bank.	Cape Ann Savings Bank.	Haverhill Savings Bank.
Number of Depositors, . . . . .	1,850	1,042	1,725	1,412	4,699
Amount of Deposits, . . . . .	\$218,916 72	\$377,314 88	\$353,520 56	\$252,039 97	\$1,061,736 58
Public Funds, . . . . .	83,000 00	164,500 00	144,623 33	76,000 00	303,000 00
Loans on Public Funds, . . . . .	- -	500 00	1,000 00	- -	4,850 00
Bank Stock, . . . . .	22,504 60	68,500 00	77,100 00	76,790 50	242,500 00
Loans on bank stock, . . . . .	- -	- -	6,490 00	- -	22,950 00
Deposits, in banks, bearing interest, . . . . .	- -	3,241 39	- -	- -	- -
Loans on railroad stock, . . . . .	- -	- -	- -	- -	- -
Invested in real estate, . . . . .	- -	- -	- -	- -	- -
Loans on mortgage of real estate, . . . . .	100,705 00	151,901 20	95,339 33	47,300 00	452,300 00
Loans to county, or town, . . . . .	59,000 00	14,500 00	8,500 00	58,500 00	20,500 00
Loans on personal security, . . . . .	1,000 00	11,750 00	17,401 00	1,000 00	1,000 00
Cash on hand, . . . . .	3,040 26	3,541 79	3,066 90	2,654 33	12,639 65

Rate and amount of ordinary Dividend for last year, . . . . .	5 per cent., \$8,284 19	4 per cent., \$18,654 55	5 per cent., \$15,215 41	4 per cent., \$8,450 74	5 per cent., \$47,957 88
Average annual per cent of Dividends ending at time of and including last extra, . . . .	7 per cent.	6 per cent.	6½ per cent.	7 per cent.	6½ per cent.
Extra Dividend, when declared, . . . . .	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . . . .	2,090 58*	650 00	- -	700 00	2,071 95

**Chelsea Savings Bank**—Public Funds—United States bonds, \$384,000.  
Bank Stock owned—Tradesman's, \$2,570; North, 1,014 50; Howard, 1,925; Elliot, 2,094; Bank of Commerce, 1,022 50; Exchange, 3,022 35; Bank of North America, 1,087 50; Boylston, 2,387; Atlas, 3,010; Suffolk, 1,050; Eagle, 3,115 75.

**Andover Savings Bank**—Public Funds—New Hampshire bonds, \$20,000; United States bonds, 27,000; 5-20 do., 49,500; debt certificates, 68,000.  
Loans on Public Funds—United States bonds, \$500.  
Bank Stock owned—Andover, \$15,000; Bay State, 15,000; First National, 2,500; Revere, 15,000; Merchants', 5,000; Blackstone, 6,000.  
Deposit bearing interest in Andover Bank, \$3,241 33.

**Danvers Savings Bank**—Public Funds—United States bonds, treasury notes and debt certificates, \$144,623 33.  
Loan on Public Funds—City of Portland bond, \$1,000.  
Bank Stock owned—Revere, \$10,000; Exchange, 8,000; Howard, 4,500; Commerce, 8,000; Tremont, 1,500; Washington, 6,000; Atlantic, 18,000; Naumkeag, 500; Warren, 6,000; Rockport, 1,000; First National in Salem, 700; N. America, 2,200; Village, 11,100.  
Loan on Bank Stock—103 Village, \$6,480.

**Cape Ann Savings Bank**—Public Funds—United States bonds and certificates, \$78,000.  
Bank Stock owned—Gloucester, \$10,698 50; Tremont, 4,398; Village, 3,876; Exchange, 4,185 70; Safety Fund, 5,090; Commerce, 3,015 25; Merchants', 511 25; Atlas, 1,243; Webster, 512 50; Republic, 6,020; Rockport, 5,706; Shawmut, 8,972 88; Blackstone, 6,703 25; Globe, 1,100; Howard, 2,000; Freeman's, 1,720; Eagle, 2,760 17; National, 8,560 50; Atlantic, 4,280; Cape Ann, 7,442 50.

**Haverhill Savings Bank**—United States bonds and certificates, \$238,000.  
Loans on Public Funds—Town of Haverhill bond, \$500; United States, 5-20's, \$4,350.  
Bank Stock owned—Essex, \$16,700; Merrimac, 14,700; Andover, 3,200; Malden, 10,000; Blackstone, 10,000; Eagle, 4,000; Faneuil Hall, 4,000; Maverick, 10,000; North, 10,000; Republic, 15,000; Shawmut, 10,000; State, 600; Webster, 10,000; Haverhill National, 24,000; First National in Haverhill, 5,000; Bay State, 1,500; Atlas, 10,000; Columbian, 4,000; Exchange, 14,000; Howard, 10,000; National, 20,000; North America, 20,000; Safety Fund, 5,000; Shoe and Leather Dealers', 800; Traders', 10,000.  
Loans on Bank Stock—Essex, \$7,400; Haverhill, 2,650; Merrimac, 1,300; Malden, 1,800; Mechanics', Boston, 9,800.

\* Including taxes.



	LAWRENCE.	LYNN.	NEWBURYPORT.	ROCKPORT.	SALEM.
	Essex Savings Bank.	Lynn Institution for Savings.	Institution for Savings in Newburyport and vicinity.	Rockport Savings Bank.	Salem Savings Bank.
Number of Depositors, . . . . .	2,787	2,446	6,764	507	11,336
Amount of Deposits, . . . . .	\$505,739 81	\$412,428 05	\$1,727,326 06	\$65,341 46	\$2,607,162 08
Public Funds, . . . . .	235,000 00	60,000 00	293,177 50	16,871 90	1,166,001 25
Loans on public funds, . . . . .	- -	4,250 00	6,500 00	- -	1,500 00
Bank Stock, . . . . .	133,050 00	45,700 00	746,362 50	23,250 00	263,582 80
Loans on bank stock, . . . . .	3,150 00	8,590 00	1,400 00 -	1,520 00	11,000 00
Deposits, in banks, bearing interest, . . . . .	- -	10,000 00	10,194 95	- -	21,013 77
Loans on railroad stock, . . . . .	- -	- -	- -	- -	- -
Invested in real estate, . . . . .	- -	- -	45,000 00	- -	- -
Loans on mortgage of real estate, . . . . .	73,971 00	145,133 00	293,244 34	14,943 84	315,887 23
Loans to county, or town, . . . . .	50,000 00	100,040 00	324,314 00	8,000 00	738,575 48
Loans on personal security, . . . . .	39,810 00	22,920 00	31,019 68	- -	187,400 00
Cash on hand, . . . . .	2,071 86	22,711 25	8,949 77	2,941 35	21,180 68

Rate and amount of ordinary Dividend for last year, . . . . .	4 per cent., 17,969 69	5 per cent., 17,882 11	5 per cent., 82,958 38	5 per cent., 2,445 66	5 per cent., 117,972 28
Average annual per cent. of Dividends ending at time of and including last extra, . . . .	6½ per cent.	6 per cent.	7½ per cent.	6½ per cent.	6½ per cent.
Extra Dividend, when declared, . . . .	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . . . .	5,290 82	1,163 51	3,000 00	100 00	6,154 83

*Essex Savings Bank*.—Public Funds—United States scrip, \$225,000; Maine, 10,000. Bank Stock owned—Bay State, \$19,500; Webster, 15,000; Suffolk, 6,000; Shawmut, 2,000; Merchants', 5,700; First National, 10,000; Union, 1,000; Atha, 5,000; Maverick, 3,100; Hide and Leather, 5,000; Revere, 15,000; Tremont, 6,000; Howard, 6,000; Massachusetts, 1,250; Bank of the Republic, 15,000; Bank of North America, 7,500; Bank of Commerce, 10,000.  
Loan on Bank Stock—50 Bay State, \$3,150.

*Lynn Institution for Savings*.—Public Funds—United States bonds, \$50,000; Massachusetts Union Fund, 10,000.  
Loans on Public Funds—\$2,250 on United States bonds, 2,500; 2,000 on City of Lynn bonds, 2,000.  
Bank Stock owned—Lynn Mechanics', \$10,000; Leighton, 5,000; City, Lynn, 5,000; Columbian, Boston, 6,700; Suffolk, 5,000; Hide and Leather, 5,000; New England, 5,000; Shoe and Leather Dealers', 2,000; Exchange, Boston, 2,000.  
Loans on Bank Stock—10 Exchange, \$800; 18 Lynn Mechanics', 1,240; 30 City Bank of Lynn, 2,450; 50 Leighton, 3,900.  
Deposit bearing interest—United States Treasury, Boston, \$10,000.

*Institution for Savings in Newburyport and Vicinity*.—Public Funds—United States scrip, \$109,550; Massachusetts, 12,000; Maine, 124,025; Connecticut, 10,000; Rhode Island, 27,629 50.

Loans on United States bonds, \$3,500.  
Bank Stock owned—Athens, \$50,000; Atlantic, 12,200; Blackstone National, 2,300; Boston, 11,550; City, 10,800; Columbian, 30,000; National Bank of Commerce, 20,575; Eagle, 24,250; Eliot National, 2,400; National Exchange, 10,000; Faneuil Hall, 12,900; Freeman's, 15,600; Globe, 8,300; Second National, 2,600; Hamilton, 10,000; National Hide and Leather, 10,000; Howard, 10,000; Market National, 62,980; Massachusetts, 8,250; Maverick, 16,300; Merchants' National, 15,200; New England, 10,000; North National, 16,300; Bank of North America, 4,500; Revere, 22,000; First National, 10,000;

Shawmut, 15,000; Shoe and Leather Dealers', 47,159 50; State, 6,180; Suffolk, 35,324; Traders', 24,100; Tremont, 37,555; Union, 20,800; Washington, 35,300; Webster, 22,525; Mechanics', Newburyport, 21,500; Merchants', do., 23,508; Ocean, 5,250; Gloucester, 6,000.

Loans on Bank Stock—7 Mechanics', Newburyport, \$500; 10 Grand, 900.  
Deposit in Bank bearing interest—First National, Newburyport, \$10,194 95.

Note.—"Invested in Real Estate" includes \$25,000 owned in Fifty Associates' Corporation, Boston. Included in "Loans on Personal Security," is annuity in trust in Massachusetts Hospital Life Insurance Company, \$6,887 68; Loans to Corporations, \$4,830.

*Rockport Savings Bank*.—Public Funds—United States certificates, \$6,971 80; 5-20 bonds 5,300; 10-40 do., 1,600; 7-3-10 do., 3,000.

Bank Stock owned—National, \$1,500; North America, 700; Webster, 1,400; Howard, 1,000; Bank of Commerce, 1,500; Tremont, 1,200; Revere, 1,000; Bank of Republic, 3,000; Hide and Leather, 1,000; Blackstone, 1,600; Granite, 600; Cape Ann, 8,300; Gloucester, 400; Village, 750; Rockport, 4,200.

Loans on Bank Stock—Rockport, \$1,100; Gloucester, 380.

*Salem Savings Bank*.—Public Funds—United States 5 and 6 per cent. bonds, \$808,403 25; debt certificates 302,695; Vermont, 25,000; Connecticut, 30,000.

Loans on Public Funds—On United States bonds, \$1,500.

Bank Stock owned—Exchange, \$4,783 33; Marblehead, 1,700; Atha, 10,241; Commercial, 8,200; Columbian, 28,000; City, 10,500; Salem, 3,400; Revere, 625; Merchants', 41,683 47; Bank of Commerce, 60,000; Tremont, 15,000; North, 20,000; Revere, 30,000; National Hide and Leather, 15,000; First National of Boston, 20,000.

Loans on Bank Stock—Laigton, \$6,000; Marblehead, 1,000; Grand, 4,000.  
Deposits in Banks bearing interest—Merchants', \$11,013 77; Naumkeag, 10,000.

	SALISBURY.	CAMBRIDGE.		CHARLESTOWN.	CONCORD.
	Provident Institution for Savings in Salisbury and Amesbury.	Savings Institution in Cambridge.	Cambridgeport Savings Bank.	Warren Institution for Savings.	Middlesex Institution for Savings.
Number of Depositors, . . . . .	2,284	2,185	1,054	6,312	8,772
Amount of Deposits, . . . . .	\$449,156 35	\$550,911 06	\$204,046 75	\$1,759,804 31	\$789,082 71
Public Funds, . . . . .	178,000 00	128,761 26	101,712 48	559,162 25	291,000 00
Loans on public funds, . . . . .	3,400 00	12,000 00	- -	1,800 00	1,500 00
Bank Stock, . . . . .	97,295 00	20,700 00	17,095 33	46,949 00	194,560 00
Loans on bank stock, . . . . .	150 00	2,000 00	800 00	2,175 00	300 00
Deposits, in banks, bearing interest, . . . . .	- -	- -	- -	- -	- -
Loans on railroad stock, . . . . .	150 00	- -	- -	- -	- -
Invested in real estate, . . . . .	2,500 00	- -	- -	60,000 00	- -
Loans on mortgage of real estate, . . . . .	56,400 00	345,275 00	72,025 00	866,150 00	288,295 55
• Loans to county, or town, . . . . .	63,100 00	- -	14,500 00	301,845 00	37,703 00
Loans on personal security, . . . . .	67,015 00	39,240 00	- -	51,850 00	14,775 00
Cash on hand, . . . . .	3,364 32	7,984 80	418 94	2,650 39	11,104 23

Rate and amount of ordinary Dividend for last year, . . . . .	7 per cent., —	5 per cent., \$22,720 95	4 per cent., \$6,835 69	4 per cent., \$58,149 25	4 per cent., \$28,725 43
Average annual per cent. of Dividends ending at time of and including last extra, . . . . .	6½ per cent.	7½ per cent.	7½ per cent.	7 per cent.	7 per cent.
Extra Dividend, when declared, . . . . .	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . . . . .	722 84	6,392 18*	510 00	5,536 26	8,276 71†

*Provident Institution for Savings in Salisbury and Amesbury.*—Public Funds—United States bonds, \$90,000; debt certificates, 10,000; Massachusetts, 9,000; Maine, 15,000; New Hampshire, 4,000; Vermont, 5,000; City of Boston, 5,000; Roxbury, 5,000; Chelsea, 25,000; Augusta, Me., 4,000; Gardner, 1,000.

Loan on Public Funds—United States bonds, \$2,500.  
Bank Stock owned—Elliot, \$2,500; Atlantic, 1,500; Webster, 4,000; Maverick, 2,000; New England, 1,500; Hide and Leather, 5,000; Columbian, 3,500; Union, 2,500; Tremont, 3,700; Boston, 2,150; Globe, 2,500; Shoe and Leather Dealers, 2,500; Howard, 2,000; Eagle, 3,500; Merchants, 3,500; Granite, 1,200; Shawmut, 3,700; Faneuil Hall, 1,800; Suffolk, 3,500; Bank of Commerce, 4,000; State, 3,120; City, 1,000; Blackstone, Boston, 3,000; Boylston, 2,000; Exchange, Boston, 5,000; Atlas, 5,000; Traders, 1,800; Revere, 5,000; Bank of the Republic, 2,000; First National, Boston, 1,500; Bay State, 3,375; Railroad, 3,150; Salisbury, 5,000.

Loan on Bank Stock—3 Powow River, \$150.  
Loan on Railroad Stock—2 shares of the Boston and Maine Railroad, \$150.

*Savings Institution in Cambridge.*—Public Funds—United States bonds, \$123,761 26.

Loan on Public Funds—On 20,000 United States bonds, \$12,000.  
Bank Stock owned—Bank of Commerce, \$2,044; Cambridge, 680; Charles River, 2,201; Lechmere, 2,200; Revere, 5,000; Continental, 8,300.  
Loan on Bank Stock—22 New England, \$2,000.

*Cambridgeport Savings Bank.*—Public Funds—United States bonds, \$64,083 76; United States debt certificates, \$1,673 73.

\* Including \$5,117.16 for taxes.

† Including tax, \$6,746.34.

Bank Stock owned—40 Cambridge, \$4,175; 40 Elliot, 3,966.33; 25 Webster, 2,535; 14 Cambridge City, 1,400; 50 Harvard, 5,000.  
Loan on Bank Stock—3 Blackstone, \$300.  
Due to Cambridge Bank, on interest—\$2,000.

*Warren Institution for Savings.*—Public Funds—United States securities, \$508,457 25; Massachusetts do., 20,000; Connecticut do., 10,325; Maine, 20,400.  
Loans on Public Funds—United States bonds, \$1,800.

Bank Stock owned—City, Boston, \$1,980; Shoe and Leather, 5,238; State, 1,615; Market, 3,815; Eagle, 5,334; Hide and Leather, 10,000; Massachusetts, 5,720; Banker Hill, 11,663.

Loans on Bank Stock—33 Railroad, and 4 Banker Hill, \$2,175.

*Middlesex Institution for Savings.*—Public Funds—United States bonds, \$253,000; Maine, 19,000; Vermont, 5,000; Rhode Island, 14,000.  
Loan on Public Funds—United States bonds, \$1,500.

Bank Stock owned—Boston, National, \$10,000; Second National, Boston, 2,500; Merchants, 15,000; Hide and Leather, 4,500; Blackstone, 5,000; Safety Fund, 2,800; Revere, 15,000; Webster, 15,000; City, 10,000; State, 9,999; Eagle, 15,000; Hamilton, 1,400; Columbian, 6,700; Shoe and Leather, 10,000; Traders, 2,500; Commerce, 15,000; Tremont, 7,500; North America, 7,500; Shawmut, 5,000; Faneuil Hall, 5,000; Elliot, 10,000; Howard, 7,500; Concord, 10,000; Lowell, 900; Framingham, 500.  
Loans on Bank Stock—6 Concord, \$100; 5 Prescott, 200.

	LOWELL.			MALDEN.	
	FRAMINGHAM.	City Institution for Savings.	Lowell Institution for Savings.	Mechanics' Savings Bank.	Malden Savings Bank.
	Framingham Savings Bank.				
Number of Depositors, . . . . .	1,662	5,838	4,708	852	425
Amount of Deposits, . . . . .	\$364,912 28	\$1,644,781 65	\$1,278,154 16	\$228,557 93	\$38,497 85
Public Funds, . . . . .	100,000 00	310,681 25	670,200 00	129,000 00	5,000 00
Loans on public funds, . . . . .	15,250 00	8,400 00	- -	7,500 00	- -
Bank Stock, . . . . .	82,900 00	268,075 00	231,660 00	57,400 00	505 00
Loan on bank stock, . . . . .	1,577 00	13,600 00	- -	4,000 00	- -
Deposits, in banks, bearing interest, . . . . .	- -	48,000 00	57,000 00	10,000 00	- -
Loans on railroad stock, . . . . .	- -	- -	- -	- -	- -
Invested in real estate, . . . . .	1,500 00	- -	20,334 06	- -	- -
Loans on mortgage of real estate, . . . . .	119,278 00	428,545 00	45,100 01	15,800 00	15,990 00
Loans to county, or town, . . . . .	26,350 00	453,300 00	251,975 00	3,000 00	14,500 00
Loans on personal security, . . . . .	8,630 00	121,400 00	- -	2,685 00	- -
Cash on hand, . . . . .	8,837 09	2,780 40	1,885 09	1,366 87	2,502 35

Rate and amount of ordinary Dividend for last year, . . . . .	4½ per cent., 70,289 98	4 per cent., 40,819 00	5 per cent., 8,048 14	5 per cent., 1,440 01
Average annual per cent. of Dividends ending at time of and including last extra, . . .	6½ per cent.	7½ per cent.	8 per cent.	- - -
Extra Dividend, when declared, . . . . .	Every 5 years.	Every 5 years.	Every 8 years.	- - -
Annual Expenses of the institution, . . . .	950 00	2,975 00	450 00	200 00

*Framingham Savings Bank*—Public Funds—United States stocks, \$100,000.  
Loans on Public Funds—\$15,500 United States 6½, 15,000; \$390 5-20's, 250.  
Bank Stock owned—Bank of Commerce, \$15,800; Eliot, 5,200; Framingham, 2,000;  
Second National, 2,000; Howard, 5,000; National Hide and Leather, 12,000; Maverick,  
4,000; Mount Vernon, 8,500; Boston National, 2,500; National Bank of Republic,  
6,000; First National, 15,000; Traders', 1,000; Webster, 1,500.  
Loans on Bank Stock—15 Framingham, \$1,250; 5 Second National, 327.

*City Institution for Savings, Lowell*—Public Funds—United States debt certificates  
and deposit in Assistant Treasury, Boston, \$285,681 25; Maine bonds, 25,000.  
Loans on Public Funds—On \$5,500 United States bonds, 3,400.  
Bank Stock owned—Appleton, \$20,000; Prescott, 13,500; Wamslett, 10,000; Railroad,  
900; Tremont, 15,200; Boylston, 4,000; Shawmut 5,000; Exchange, 5,000; Second Na-  
tional, 14,400; Blackstone National, 15,000; Boston do., 15,500; Hide and Leather do.,  
5,000; First National, Boston, 25,000; National Bank of Republic, 19,000; Eliot, 5,000;  
Webster, 10,500; Atlas, 12,000; Howard, 500; Revere, 25,000; Bank of Commerce, 15,500;  
North America, 19,200; Pemberton, 5,000; Bay State, 1,875; Bunker Hill, 2,000.  
Loans on Bank Stock—119 Appleton, \$10,000; 20 Pemberton, 1,500; 10 Bunker Hill  
and 15 Wamslett, 1,800.  
Deposits in Banks bearing interest—Wamslett, \$30,000; Appleton, 18,000.

*Lowell Institution for Savings*—Public Funds—United States bonds, \$322,200.51,  
5-20's, 119,000; debt certificates, 219,000.

*Malden Savings Bank*—Public Funds—United States debt certificates and bonds,  
\$6,000.  
Bank Stock owned—Malden, \$508.

*Mechanics' Savings Bank*—Public Funds—United States bonds and debt certificates,  
\$119,000; State of Vermont bonds, 10,000.  
Loans on Public Funds—On \$9,000 United States 5-20 bonds, 7,500.  
Bank Stock owned—Malden, \$6,800; Atlas, 5,200; Commerce, 6,000; Webster, 5,000;  
Mechanics', Boston, 5,000; Revere, 3,200; North America, 2,800; Maverick, 2,400;  
Eliot, 1,500; Mount Vernon, 1,000; City Boston, 900; Howard, 500; Republic National,  
5,500; Blackstone do., 5,000; Merchants' do., 1,500; Hide and Leather, 1,800; First  
National, 800; Merchants' National, Lowell, 2,000.  
Loans on Bank Stock—28 Appleton and 30 First National, Lowell, \$4,000.  
Deposit with Treasurer of Commonwealth, on interest—\$10,000.

*Malden Savings Bank*—Public Funds—United States debt certificates and bonds,  
\$6,000.  
Bank Stock owned—Malden, \$508.

	MARLBOROUGH.	NEWTON.	WALTHAM.	CLINTON.	FITCHBURG.
	Marlborough Savings Bank.	Institution for Savings in Newton.	Waltham Savings Bank.	Clinton Savings Bank.	Fitchburg Savings Bank.
Number of Depositors, . . . . .	311	388	1,196	693	4,347
Amount of Deposits, . . . . .	\$31,950 86	\$51,954 53	\$246,029 12	\$123,575 73	\$936,059 59
Public Funds, . . . . .	10,000 00	7,500 00	28,000 00	35,600 00	149,425 00
Loans on public funds, . . . . .	- -	- -	- -	160 00	82,000 00
Bank Stock, . . . . .	13,000 00	4,805 00	16,992 00	20,000 00	156,600 00
Loans on bank stock, . . . . .	- -	- -	- -	600 00	- -
Deposits, in banks, bearing interest, . . . . .	- -	- -	- -	- -	- -
Loans on railroad stock, . . . . .	- -	- -	500 00	- -	10,000 00
Invested in real estate, . . . . .	- -	- -	- -	- -	- -
Loans on mortgage of real estate, . . . . .	4,400 00	84,782 55	152,687 80	15,986 70	366,719 91
Loans to county, or town, . . . . .	4,400 00	8,125 00	23,950 00	28,000 00	137,800 00
Loans on personal security, . . . . .	100 00	3,200 00	74,356 00	23,475 00	112,938 35
Cash on hand, . . . . .	990 82	634 07	5,681 66	5,521 84	36,259 90

Rate and amount of ordinary Dividend for last year, . . . . .	5 per cent. — — —	5 per cent., \$1,860 00	4 per cent., \$11,878 09	5 per cent., \$5,241 83	4 per cent. — — —
Average annual per cent. of Dividends ending at time of and including last extra, . . .	5 per cent.	5 $\frac{1}{10}$ per cent.	5 $\frac{1}{4}$ per cent.	7 per cent.	6 $\frac{1}{4}$ per cent.
Extra Dividend, when declared, . . . . .	— — —	Every 5 years.	Every 8 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . . . .	100 00	125 00	700 00	350 00	1,700 00

*Marlboro' Savings Bank.*—Public Funds—United States bonds, \$10,000.  
Bank Stock owned—First National, Marlboro', \$13,000.

*Institution for Savings in the Town of Newton.*—Public Funds—United States bonds, \$7,500.  
Bank Stock owned—Revere, \$2,000; Newton, 1,100; Harvard, 1,000; Bank of Brighton, 490; Waltham, 225.

*Waltham Savings Bank.*—Public Funds—United States debt certificates, \$28,000.  
Bank Stock owned—Revere, \$5,000; Newton, 500; Mount Vernon, 5,000; Waltham, 8,993; Third National, Boston, 2,500.  
Loan on Railroad Stock—Fitchburg, \$500.

*Citaton Savings Bank.*—Public Funds—United States bonds, \$35,600.

Loan on Public Funds—United States bonds, \$160.

Bank Stock owned—First National, Clinton, \$20,000.

Loan on Bank Stock—First National, Clinton, \$800.

*Fitchburg Savings Bank.*—Public Funds—Vermont, \$15,000; Massachusetts, 20,000; United States bonds, 104,125; deposits in United States sub-treasury, 10,000; treasury notes and bonds, 10,300.

Loan on Public Funds—\$82,000 on United States 5-20 bonds.

Bank Stock owned—Fitchburg, \$12,500; Rollistone, 10,000; Townsend, 500; Quinsig-

amond, 3,000; City National, Worcester, 10,000; Atlas, 15,200; Bank of North America,

5,000; North, 10,000; Webster, 10,000; National, 10,000; Revere, 10,000; First National,

16,664; Howard, 10,000; Merchants' National, 18,800; Bank of Commerce, 15,000.

Loan on Railroad Stock—Fitchburg and Worcester, \$10,000.



	LANCASTER.	MILFORD.	MILBURY.	N. BROOKFIELD.	SOUTHBIDGE.
	Lancaster Savings Bank.	Milford Savings Bank.	Milbury Savings Bank.	North Brookfield Savings Bank.	Southbridge Savings Bank.
Number of Depositors, . . . . .	1,561	1,137	437	518	1,302
Amount of Deposits, . . . . .	\$348,112 80	\$178,466 33	\$89,746 71	\$56,600 94	\$253,799 21
Public Funds, . . . . .	171,742 50	63,000 00	29,305 90	26,500 00	130,380 00
Loans on public funds, . . . . .	- -	4,900 00	- -	1,000 00	1,300 00
Bank Stock, . . . . .	47,500 00	17,174 00	15,415 00	5,632 00	22,504 00
Loans on bank stock, . . . . .	2,360 00	10,284 00	- -	- -	13,280 00
Deposits, in banks, bearing interest, . . . . .	- -	- -	- -	- -	- -
Loans on railroad stock, . . . . .	- -	- -	- -	- -	- -
Invested in real estate, . . . . .	- -	- -	- -	- -	- -
Loans on mortgage of real estate, . . . . .	101,475 00	29,736 00	25,075 00	12,166 39	37,150 00
Loans to county, or town, . . . . .	8,100 00	41,500 00	17,000 00	4,645 00	25,600 00
Loans on personal security, . . . . .	25,351 67	10,406 00	2,050 00	6,791 00	26,550 00
Cash on hand, . . . . .	6,601 65	4,247 68	3,435 76	2,892 89	6,924 69

Rate and amount of ordinary Dividend for last year, . . . . .	5 per cent., \$15,608 94	5 per cent., —	5 per cent., \$3,547 31	5 per cent., \$1,760 11	4 per cent., \$8,768 55
Average annual per cent. of Dividends ending at time of and including last extra, . . .	6½ per cent.	6½ per cent.	6 per cent.	6 per cent.	6 per cent.
Extra Dividend, when declared, . . . .	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . . .	3,553 93*	520 00	800 00	125 00	615 83

*Leicester Savings Bank.*—Public Funds—United States debt certificates and bonds, \$171,742 50.  
Bank Stock owned—City, Lynn; Lancaster, Cambridge, Market, Bank of Commerce, Bank of the Republic, Elliot, Howard, Webster and Second National, \$47,500.  
Loans to County or Town—County of Worcester, \$5,000; town of Sterling, 2,000 Clinton, 1,100.  
Loan on Bank Stock—Lancaster, \$2,380.

*Milford Savings Bank.*—Public Funds—United States bonds, \$25,000; debt certificates, \$9,000.  
Loan on Public Funds—United States bonds, \$4,800.  
Bank Stock owned—Milford, \$8,366; Hopkinton, 2,808; Hyde and Leather, 4,800; Howard, 1,000; Webster, 700.  
Loan on Bank Stock—168 Milford, \$10,284.

*Milbury Savings Bank.*—Public Funds—United States treasury notes, \$2,000; 5 and 6 per cent. bonds, \$7,865 90.

Bank Stock owned—Central National, \$3,210; Worcester, 615; Oxford, 694 50; Milbury, 3,576 50; Citizena, Worcester, 620; Quinsigamond, 2,522; Atlas, 2,140; Bank of Commerce, 1,657 50; Boston National, 1,032 50.

*North Brookfield Savings Bank.*—Public Funds—United States bonds, \$26,500.

Loans on Public Funds—United States bond, \$1,000.  
Bank Stock owned—Hampshire Manufacturers', \$440; Bank of the Republic, 2,100; First National Bank, Boston, 2,012.  
Loan to Town—North Brookfield, \$4,945.

*Southbridge Savings Bank.*—Public Funds—United States bonds, \$65,000; certificates, 30,000; Massachusetts bonds, 20,000; do. Vermont, 6,000; certificate of loan to Massachusetts, 10,000.

Loans on Public Funds—United States bonds, \$1,300.  
Bank Stock owned—Blackstone, Boston, \$1,960; Boylston, 1,145; City, Boston, 1,200; Columbian, 545; New England, 2,350; Reverse, 1,768; Washington, 2,006; Southbridge, 11,500.

Loan on Bank Stock—162 Southbridge, \$13,280.

\* Including taxes, \$2,915 97.

	WINCHENDON.		WORCESTER.		NORTHAMPTON.	WARE.
	Winchendon Savings Bank.	Worcester County Institution for Savings.	Worcester Mechanics' Savings Bank.	Northampton Institution for Savings.		
Number of Depositors, . . . . .	603	14,268	4,243	1,778		1,957
Amount of Deposits, . . . . .	\$75,866 76	\$3,170,389 87	\$1,107,945 94	\$340,701 36		\$455,310 83
Public Funds, . . . . .	25,500 00	914,400 00	394,000 00	139,000 00		181,830 00
Loans on public funds, . . . . .	- -	22,005 00	2,575 00	1,700 00		6,400 00
Bank Stock, . . . . .	21,444 50	598,045 78	114,922 81	32,000 00		114,200 00
Loans on bank stock, . . . . .	- -	8,970 00	12,970 00	2,400 00		5,520 00
Deposits, in banks, bearing interest, . . . . .	- -	75,553 00*	- -	- -		- -
Loans on railroad stock, . . . . .	- -	- -	- -	- -		- -
Invested in real estate, . . . . .	- -	- -	- -	- -		- -
Loans on mortgage of real estate, . . . . .	19,453 59	1,107,711 46	446,839 25	78,582 89		95,225 00
Loans to county, or town, . . . . .	2,500 00	411,309 70	27,200 00	22,000 00		20,300 00
Loans on personal security, . . . . .	5,865 07	153,812 00	126,325 08	63,531 60		42,965 64
Cash on hand, . . . . .	4,799 52	15,098 16	8,890 61	6,394 66		6,406 84

Rate and amount of ordinary Dividend for the last year, . . . . .	4½ per cent., \$2,912 66	5 per cent., \$152,628 02	5 per cent., \$45,584 29	5 per cent., \$14,546 63	5 per cent., \$19,778 41
Average annual per cent. of Dividends ending at time of and including last extra, . . .	6⅞ per cent.	5½ per cent.	6½ per cent.	5½ per cent.	7 per cent.
Extra Dividend, when declared, . . . .	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . . .	207 50	7,502 64	2,000 00	1,080 57	1,550 00

<p><b>Winchendon Savings Bank</b>—Public Funds—United States scrip, \$25,500.</p> <p><b>Bank Stock owned</b>—First National, Boston, \$1,006 50; Mechanics', 3,808; Rollstone, 9,800; Fitchburg, 1,180; First National, Winchendon, 5,000.</p> <p><b>Worcester County Institution for Savings</b>—Public Funds—United States Texan Indemnity, \$3,000; 6 per cent. United States bonds, 318,500; 5-20 do. 251,200; debt certificates, 115,000; Connecticut, 2,800; Maine, 20,000; Massachusetts, 17,000; New Hampshire, 30,800; Rhode Island, 100,000; Vermont, 50,000.</p> <p><b>Loans on Public Funds</b>—\$9,205 on 10,650 United States 5-20s; 6,000 on 1,500 5-20s and 4,500 10-40s; 2,500 on 3,000 10-40s; 1,100 on 1,500 slices; 3,000 on 500 5-20s; 500 Norwich and Worcester railroad bond, 22 shares Worcester and Nashua Railroad, and 5 shares Central National Bank.</p> <p><b>Bank Stock owned</b>—Atlantic, \$5,184; Atlas, 25,200; Boston, 1,260; Bank of Commerce, 24,289 25; Republic, 12,085; North America, 4,073; Blackstone, Boston, 5,395 50; Columbian, 5,412 60; City, 20,487 25; Continental, 5,000; Exchange, Boston, 3,089; Eagle, 9,388 50; Elliot, 4,320; Freeman's, 8,081 75; Second National, 19,924 50; Globe, 1,847 25; Hamilton, 10,150; Hide and Leather, 20,041 25; Howard National, 10,350; Merchants' National, Boston, 15,921; Market, 3,044 25; New England, 19,905 75; North, 4,172 50; Boston National, 10,210 25; Revere, 25,312 50; Shawmut, 9,797 65; State, 11,294; First National, 25,000; Shoe and Leather Dealers', 1,459 50; Traders', 12,710 19; Tremont, 4,142 75; Union, Boston, 4,645 50; Washington, 20,464 25; Webster, 31,144 03; Blackstone, 15,716; Fitchburg, 5,100; Grafton, 4,275; Leicester, 5,600; Lancaster, 2,000; Milbury, 9,127; Oxford, 4,835 50; Southbridge, 3,022 34; Third National, Springfield, 20,000; Central National, 25,891; City do., 25,109; Worcester do., 38,972 74; Citizens' 23,000; Mechanics', 13,575; Quinsigamond, 18,073 33.</p> <p><b>Loans on Bank Stock</b>—\$30 Suffolk, \$200; 300 City, 270; 300 Grafton, 225; 200 Grafton, 180; 1,000 City, 600; 1,000 Worcester, 300; 5,000 Tremont, 5,000.</p> <p><b>Deposits in Bank bearing interest</b>—Worcester National, \$25,553 84; United States treasury, 15,000; Massachusetts treasury, 35,000.</p> <p><b>Loans on Bank Stock</b>—8 Suffolk, \$200; 19 Webster, 1,700; 20 Elliot, 1,800; 3 City, Worcester, 270; 55 Tremont, 5,000.</p>	<p><b>Loans on Railroad Stock</b>—See Loans on Public Funds.</p> <p><b>Worcester Mechanics' Savings Bank</b>—Public Funds—United States scrip, \$384,000; bonds of Vermont, 10,000; do. City of Worcester, 20,000.</p> <p><b>Loans on Public Funds</b>—United States 5-20 bonds, \$2,575.</p> <p><b>Bank Stock owned</b>—Bank of Commerce, \$12,447 50; National, 8,659 37; North, 6,415 75; Traders', 5,062 50; Revere, 10,000; Mechanics', Worcester, 28,612 69; Worcester, 4,542; Central, 5,847 50; City National, Worcester, 18,000; Quinsigamond, 1,032 50; Grafton, 3,320; Southbridge, 3,780; Worcester County, 500.</p> <p><b>Loans on Bank Stock</b>—City, Worcester, \$5,000; Mechanics', 4,919; Blackstone, U.S. bridge, 900; Grafton, 2,160.</p> <p><b>Northampton Institution for Savings</b>—Public Funds—United States scrip, \$139,000.</p> <p><b>Loans on Public Funds</b>—United States 5-20 bonds, \$1,700.</p> <p><b>Bank Stock owned</b>—Safety Fund, \$3,000; Bank of North America, 2,000; Webster, 2,000; Washington, 2,000; Merchants' National, 2,000; Granite, 2,000; Traders', 2,000; National, 4,000; Exchange, 1,000; State, 1,500; Atlantic, 1,000; Bank of Commerce, 2,000; Shawmut, 2,000; City, 4,000; Northampton, 500; First National, Northampton, 1,000.</p> <p><b>Loans on Bank Stock</b>—22 Revere, \$1,000; 16 National, Northampton, 1,400.</p> <p><b>Ware Savings Bank</b>—Public Funds—United States bonds, certificates and treasury notes, \$151,130; Massachusetts debt certificates, 700.</p> <p><b>Loans on Public Funds</b>—\$6,400 on 6,900 5-20 bonds.</p> <p><b>Bank Stock owned</b>—Hampshire Manufacturers', \$19,200; Monson, 3,800; National, City, Worcester, 5,000; Webster, 10,000; Revere, 10,000; First National, Boston, 10,000; Boston National, 10,000; Republic, 10,000; Merchants' National, Boston, 7,500; Granite, 5,000; North American, 5,000; North, 5,000; Traders', 5,000; Washington, 3,000; Elliot, 3,000; Commerce, 3,000.</p> <p><b>Loans on Bank Stock</b>—16 Monson, \$1,100; 30 Hampshire Manufacturers', 2,600; 14 Ware, and 15 Southbridge, 1,220; Revere, 100; 21 Leicester, 500.</p>
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• \$50,000 in United States and Massachusetts State Treasuries.

	CHICOPEE.		HOLYOKE.		SPRINGFIELD.		WESTFIELD.	
	Chicopee Savings Bank.		Holyoke Savings Bank.		Hampden Savings Bank.	Springfield Institution for Savings.	Westfield Savings Bank.	
Number of Depositors, . . . . .	629		894		1,172	5,134		971
Amount of Deposits, . . . . .	\$104,319 39		\$63,317 40		\$312,333 89	\$1,382,370 01		\$175,744 59
Public Funds, . . . . .	16,450 00		11,000 00		85,395 00	542,500 00		110,000 00
Loans on public funds, . . . . .	1,900 00		- -		14,800 00	82,600 00		1,800 00
Bank Stock, . . . . .	8,200 00		10,845 50		32,490 50	198,500 00		6,400 00
Loans on bank stock, . . . . .	- -		- -		2,850 00	4,000 00		6,000 00
Deposits, in banks, bearing interest, . . . . .	- -		- -		10,000 00	- -		- -
Loans on railroad stock, . . . . .	- -		- -		- -	- -		- -
Invested in real estate, . . . . .	- -		- -		- -	9,000 00		- -
Loans on mortgage of real estate, . . . . .	49,976 04		11,915 00		78,950 00	487,425 00		27,150 00
Loans to county, or town, . . . . .	6,000 00		14,275 00		12,000 00	76,500 00		5,500 00
Loans on personal security, . . . . .	24,945 25		12,500 00		32,704 15	19,817 14		21,150 00
Cash on hand, . . . . .	154 65		3,398 15		6,114 18	2,913 48		1,664 46

Rate and amount of ordinary Dividend for last year, . . . . .	5 per cent., \$4,285 81	5 per cent., \$2,508 13	5 per cent., \$14,741 44	5 per cent., \$60,876 43	5 per cent. —
Average annual per cent. of Dividends ending at time of and including last extra, . . . .	7 per cent.	6½ per cent.	6 per cent.	5½ per cent.	6 per cent.
Extra Dividend, when declared, . . . . .	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . . . .	400 00	695 78*	800 00	4,410 17	227 60

*Chicopee Savings Bank.*—Public Funds—United States debt certificates and bonds, \$18,450.

Loan on Public Funds—\$2,000 United States 5-20 bond, 1,900.

Bank Stock owned—Cabot, \$3,200; Third National, Springfield, 5,000.

Loan to County or Town—Town of Chicopee, \$5,000.

*Holyoke Savings Bank.*—Public Funds—United States scrip, \$11,000.

Bank Stock owned—Hadley Falls, \$1,759.50; John Hancock, 1,442; Agawan, 1,725; Westfield, 412; Third National, 5,500.

Loan to County or Town—Town of Holyoke, \$14,276.

*Hampden Savings Bank.*—Public Funds—United States securities, \$80,395; Connecticut bonds, 5,000.

Loan on Public Funds—\$14,800 on 15,400 United States bonds.

Bank Stock owned—Monson National, \$1,000; Hadley Falls, 1,640; Cabot, 2,120; Hyde and Leather National, 5,000; First National, Boston, 8,500; Revere, 10,000; Republic, 5,000; Webster, 4,232; Merchants' National, 14,802.50; Commerce, 9,512; Agawan, 30,014; Tremont, 600.

Loan on Bank Stock—17 Agawan and 5 Hadley Falls, \$2,000; 6 Agawan, 450; 5 Chicopee, 400.

*Springfield Institution for Savings.*—Public Funds—United States bonds, \$395,500; debt certificates, 104,000; Boston 5 and 6 per cts., 8,000; City of Hartford, 4,000; New Hampshire, 23,000; Rhode Island, 30,000; Vermont, 14,500; Connecticut, 15,000; Massachusetts, 2,500; Maine, 5,000.

Loan on Public Funds—\$87,000 United States bonds and debt certificates, 82,000.

Bank Stock owned—State, \$7,200; Shawmut, 7,500; Hamilton, 3,000; City, 10,000; North, 5,000; Tremont, 9,000; Traders', 5,000; Atlantic, 4,000; Bank of Commerce, 10,000; North America, 10,000; Boston, 1,000; Exchange, 2,000; Second National, Boston, 10,000; Atlas, 20,000; Howard, 10,000; Washington, 3,000; Elliot, 5,000; Blackstone, 7,000; Columbian, 6,000; Webster, 7,500; Union, 1,900; Eagle, 5,000; Revere, 6,700; First National, Boston, 5,000; Freeman's, 2,500; Second National, Springfield, 11,900; Chicopee, 2,300; Pynchon, 3,000; Agawan, 5,000; Cabot, 8,000; Hadley Falls, 1,900; Hampshire County National, 2,000.

Loan on Bank Stock—20 Westfield, 5 Second National, Springfield, and 6 Chicopee, \$2,300; 10 Pynchon, 700; 12 John Hancock, 1,000.

*Westfield Savings Bank.*—Public Funds—United States scrip, \$110,000.

Loan on Public Funds—\$1,600 United States bonds, 1,600.

Bank Stock owned—Westfield, \$2,700; Hampden, 200; Hampshire County National, 2,500.

Loan on Bank Stock—68 Westfield, \$6,000.

\* Including taxes, \$464.52.

	GREENFIELD.	ADAMS.	LEE.	PITTSFIELD.	CANTON.
	Franklin Savings Institution.	North Adams Savings Bank.	Lee Savings Bank.	Berkshire County Savings Bank.	Canton Institution for Savings.
Number of Depositors, . . . . .	3,639	746	500	1,966	528
Amount of Deposits, . . . . .	\$901,615 41	\$162,048 28	\$81,412 91	\$180,510 33	\$94,214 85
Public Funds, . . . . .	566,900 00	55,000 00	46,100 00	294,000 00	13,100 00
Loans on public funds, . . . . .	900 00	9,500 00	- -	- -	- -
Bank Stock, . . . . .	50,400 00	9,900 00	9,957 83	76,720 00	5,200 00
Loans on bank stock, . . . . .	3,300 00	1,200 00	- -	5,200 00	- -
Deposits, in banks, bearing interest, . . . . .	- -	8,378 88	- -	- -	- -
Loans on railroad stock, . . . . .	- -	- -	- -	- -	- -
Invested in real estate, . . . . .	- -	- -	- -	- -	1,212 24
Loans on mortgage of real estate, . . . . .	136,335 36	15,875 00	21,950 00	32,224 00	61,764 37
Loans to county, or town, . . . . .	68,947 86	17,625 00	- -	15,000 00	8,822 55
Loans on personal security, . . . . .	68,692 84	54,068 00	8,450 00	61,905 00	18,021 00
Cash on hand, . . . . .	7,039 35	948 67	1,379 91	4,461 33	- -

Rate and amount of ordinary Dividend for last year, . . . . .	5 per cent., \$34,871 41	5 per cent., \$4,797 54	5 per cent., \$2,725 80	— — — \$17,864 73	4 per cent. — — —
Average annual per cent. of Dividends ending at time of and including last extra, . . . .	6 per cent.	— — —	6½ per cent.	7 per cent.	6½ per cent.
Extra Dividend, when declared, . . . .	Every 5 years.	— — —	— — —	— — —	Every 5 years.
Annual Expenses of the institution, . . . .	2,004 78	489 19	201 00	1,071 66	788 14

*Franklin Savings Institution.*—Public Funds—United States bonds, \$46,000; 5-20s, 294,000; do. 10-40, 16,000; temporary loan, 13,900; debt certificates, 97,000; Vermont, 22,000; Maine, 25,000; New Hampshire, 25,000; Connecticut River railroad mortgage bonds, 20,000; City of Boston 5 per cent, 10,000.

Loan on Public Funds—\$890 on 1,000 5-20 bond.

Bank Stock owned—Bank of Commerce, \$20,400; Faneuil Hall, 500; Hide and Leather, 3,000; Bank of North America, 6,500; Reverse, 8,300; Traders', 1,500; Webster, 10,200.

Loan on Bank Stock—40 Greenfield, \$3,300.

Loans on Personal Security—including \$890 on 5-20 bonds.

*North Adams Savings Bank.*—Public Funds—10-40s, \$10,000; 5-20, 17,000; 1 year certificates, 28,000.

Loans on Public Funds—\$7,000 on 5-20; 2,500 on 1 year certificates.

Bank Stock owned—Adams, \$5,500; Pittsfield, 3,000; Lee, 1,400.

Loans on Bank Stock—Adams, \$800; Pittsfield, 400.

Deposit bearing interest—Adams Bank, \$8,373 88.

*Lee Savings Bank.*—Public Funds—United States 5-20s, \$10,000; 6s, 5,100; one year certificates, \$1,000.

Bank Stock owned—Lee, \$5,424 50; Adams, 4,533 33.

*Berkshire County Savings Bank.*—Public Funds—United States bonds, \$127,000; debt certificates, 157,000.

Bank Stock owned—Howard, \$1,200; National Hide and Leather, 1,500; Shawmut, 1,500; Blackstone, 2,000; North, 3,000; Boston National, 7,000; Webster, 8,000; Reverse, 8,000; Bank of Commerce, 8,000; Eagle, 8,000; Merchants', 6,800; Atlantic, 3,000; Lee, 6,720; Cabot, 6,000; Pittsfield, 4,000; Hadley Falls, 2,000.

Loan on Bank Stock—58 Pittsfield, \$5,200.

*Custom Institution for Savings.*—Public Funds—United States 5-20 bonds, \$12,100.

Bank Stock owned—Neponset, \$3,200; North, 1,500; Market, 500.



	COHASSET.	DEDHAM.	DORCHESTER.	QUINCY.	RANDOLPH.
	Cohasset Savings Bank.	Dedham Institution for Savings.	Dorchester Savings Bank.	Quincy Savings Bank.	Randolph Savings Bank.
Number of Depositors, . . . . .	613	2,354	922	1,612	580
Amount of Deposits, . . . . .	\$147,809 37	\$605,211 85	\$180,454 42	\$389,802 42	\$94,376 30
Public Funds, . . . . .	45,000 00	69,000 00	53,887 52	148,754 10	48,130 18
Loans on public funds, . . . . .	- -	900 00	- -	- -	- -
Bank Stock, . . . . .	30,480 00	31,852 00	25,062 50	49,673 16	9,161 50
Loans on bank stock, . . . . .	- -	1,800 00	- -	2,450 00	- -
Deposits, in banks, bearing interest, . . . . .	- -	23,101 01	- -	- -	- -
Loans on railroad stock, . . . . .	- -	- -	- -	- -	- -
Invested in real estate, . . . . .	- -	- -	- -	2,354 52	- -
Loans on mortgage of real estate, . . . . .	57,240 00	449,363 79	72,300 00	156,220 00	11,250 00
Loans to county, or town, . . . . .	17,000 00	44,500 00	17,000 00	4,000 00	21,850 00
Loans on personal security, . . . . .	- -	34,738 11	8,700 00	9,000 00	4,900 00
Cash on hand, . . . . .	2,667 81	23,101 01	8,110 20	6,047 71	1,445 21

Rate and amount of ordinary Dividend for last year, . . . . .	5 per cent., \$6,418 90	4 per cent., \$22,839 64	5 per cent., \$7,477 98	5 per cent., \$16,228 28	5 per cent., \$4,109 98
Average annual per cent. of Dividends ending at time of and including last extra, . . .	6 per cent.	5½ per cent.	6 per cent.	7¾ per cent.	- - -
Extra Dividend, when declared, . . . .	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	- - -
Annual Expenses of the institution, . . .	468 27	1,694 84	711 00	800 00	200 00

*Chesnut Savings Bank*.—Public Funds.—United States bonds, \$38,000; debt certificates, 6,000; City of Roxbury scrip, 1,000.

Bank Stock owned—Atlas, \$2,000; City, 2,400; Blackstone, 1,000; Columbian, 2,000; Eagle, 1,800; Market, 1,000; Maverick, 1,200; Merchants', 2,300; National, 1,500; North, 1,000; Bank of the Republic, 1,500; Rovers', 3,000; First National, 1,000; Shawmut, 2,400; State, 480; Tremont, 1,700; Union, 1,500; Washington, 1,000; Webster, 1,000.

*Dedham Institution for Savings*.—Public Funds.—United States scrip, \$61,000; Maine bonds, 8,000.

Loan on Public Funds.—United States 5-20 bonds, \$900.

Bank Stock owned—Dedham, \$12,987 50; Howard, 2,794 50; Blackstone, 2,612 50; State, 1,451 50; Union, 620; Globe, 1,050; Traders', 1,642 50; People's, 6,380; Bank of Commerce, 2,848 50.

Loans on Bank Stock.—Dedham, \$900; Cambridge, 900.

Deposit in Bank bearing interest—Dedham, \$23,101 01.

*Dorchester Savings Bank*.—Public Funds.—United States scrip, \$43,987 02.

Bank Stock owned—First National, Boston, \$1,600; Second do., 807 50; Rapable,

2,524; First National, Dorchester, 4,000; City, Boston, 1,532 25; Eagle, 1,772; Suffolk, 1,300; Hamilton, 1,180; Atlas, 1,010; State, 635; Massachusetts, 1,360; Tremont, 1,069 75; Everett, 2,722 25; Commerce, 2,533 75; Blue Hill, 1,131.

Loans to Towns—Dorchester, \$10,000; Milton, 7,000.

*Quincy Savings Bank*.—Public Funds.—United States scrip, \$148,754 10. Bank Stock owned—Grocers', \$800; Boston National, 2,538 08; North, 2,550; Eliot National, 1,000; Merchants', Boston, 2,657 50; Traders', 3,555; Bank of North America, 5,025; Exchange, Boston, 1,375 33; Webster, 2,000; Washington, 844; State, 2,554 50; Hide and Leather, 1,000; Atlas, 2,006 25; Mount Wollaston, 10,100; Quincy Stone, 10,377 50.

Loans on Bank Stock—5 Exchange, Boston, \$450; 21 Quincy Stone, 2,000.

*Randolph Savings Bank*.—Public Funds.—United States scrip, \$48,120 18.

Bank Stock owned—Bank of North America, \$1,538 75; Eagle, 1,617; New England, 1,100; Howard, 1,072 50; Eliot, 1,075; Blackstone, 1,762; Traders', 986 25.

	ROXBURY.	WEYMOUTH.	ATTLEBOROUGH.	FAIRHAVEN.	FALL RIVER.
	Institution for Savings in Roxbury and its Vicinity.	Weymouth and Braintree Institution for Savings.	Attleborough Savings Bank.	Fairhaven Institution for Savings.	Citizens' Savings Bank.
Number of Depositors, . . . . .	3,203	1,799	85	782	1,496
Amount of Deposits, . . . . .	\$814,346 46	\$363,595 45	\$13,183 30	\$214,230 59	\$709,394 48
Public Funds, . . . . .	288,173 02	-	4,300 00	88,500 00	261,325 92
Loans on public funds, . . . . .	8,000 00	113,500 00	-	-	-
Bank Stock, . . . . .	165,477 07	32,118 23	1,791 00	95,700 00	260,441 50
Loans on bank stock, . . . . .	11,600 00	-	-	1,500 81	-
Deposits, in banks, bearing interest, . . . . .	-	-	-	-	-
Loans on railroad stock, . . . . .	-	-	-	-	-
Invested in real estate, . . . . .	4,889 75	-	-	-	-
Loans on mortgage of real estate, . . . . .	151,054 18	187,801 50	-	12,064 43	95,550 00
Loans to county, or town, . . . . .	110,000 00	-	4,600 00	4,000 00	20,000 00
Loans on personal security, . . . . .	62,900 00	27,915 00	3,000 00	15,838 09	88,022 04
Cash on hand, . . . . .	17,752 44	4,801 12	-	11,316 15	8,957 08

Rate and amount of ordinary Dividend for last year, . . . . .	4 per cent.	5 per cent., \$16,184 08	6 per cent.	6 per cent., \$11,514 25	6 per cent., \$40,766 08
Average annual per cent. of Dividends ending at time of and including last extra, . . . . .	- - -	6 per cent.	- - -	6 per cent.	- - -
Extra dividend, when declared, . . . . .	Every 5 years.	Every 5 years.	- - -	- - -	- - -
Annual Expenses of the institution, . . . . .	\$2,800 00	450 00	- - -	850 00	1,600 00

*Institution for Savings in Roxbury and Vicinity*.—Public Funds—United States 5 and 6 per cent. bonds, \$170,886.15; debt certificates, 68,796.87; Maine 6 per cent. bonds, 6,000; Rhode Island do., 18,550; Vermont do., 11,440; loan to Massachusetts, 10,000.  
Loans on Public Funds—on \$2,000 city of Albany bonds and 2,000 United States bonds, 4,000; 2,000 Old Colony and Fall River railroad do., 2,000; 2,000 city of Portland do., 2,000.

Bank Stock owned—Traders', \$1,970; Second National, 8,000; Market National, 2,500; State, 2,010.10; Washington, 31,494; North National, 21,880.47; Atlas, 4,000; Commerce, 2,000; Atlantic, 6,000; National Hide and Leather, 15,000; First National, 40,772.50; Revere, 10,000; People's, 10,500; Rockland, 15,750.

Loans on Bank Stock—8 shares Shoe and Leather Dealers' Bank, \$100; 40 Exchange, 3,350; 10 People's, 450; 22 Rockland, 2,000; 20 Village, 1,350; 28 Mechanics', 2,700; 9 Merchants' and 9 Mechanics', 1,650.  
Loan to City of Roxbury, \$110,000.

*Weymouth and Braintree Institution for Savings*.—Loans on Public Funds—United States debt certificates and bonds, \$113,500.  
Bank Stock owned—North, \$1,250.80; Merchants', 1,202.75; Hide and Leather, 5,180.17; Webster, 2,908.80; National, 2,088.33; Washington, 4,342; Exchange, 1,924.25;

Bank of the Republic, 1,994.33; Maverick, 2,254.27; Union National, Weymouth, 9,153.08.

*Attleborough Savings Bank*.—Public Funds—United States bonds, \$4,800.

*Fairhaven Institution for Savings*.—Public Funds—United States bonds and certificates, \$88,500.

Bank Stock owned—National, Fairhaven, \$20,000; First National, New Bedford, 8,800; Mechanics', 5,200; Commercial, 2,100; Boston National, 20,000; Commerce, 20,100; Merchants' National, 6,900; Webster, 2,500; National Republic, 5,000; North, 4,000; Elliot, 4,000; Cambridge Market, 2,500.

Loan on Bank Stock, Fairhaven, \$1,500.51.

*Citizens' Savings Bank*.—Public Funds—United States debt certificates and bonds, \$261,325.92.

Bank Stock owned—Pequot Bank, \$84,600; Fall River Union, 15,000; Metacombet, 28,700; Fall River, 9,712.50; Second National, 18,000; Commerce, Boston, 10,000; Maverick, 4,479; Elliot, 4,700; National Hide and Leather, 15,000; First National, 26,000; Revere, 18,700; Howard, 6,000; Marine, Providence, Rhode Island, 12,000; Merchants', 3,000; Commerce, Providence, 6,250.

	FALL RIVER—Conl.	NEW BEDFORD.	EASTON.	TAUNTON.	ABINGTON.
	Fall River Savings Bank.	New Bedford Institution for Savings.	North Easton Savings Bank.	Bristol County Savings Bank.	Abington Savings Bank.
Number of Depositors, . . . . .	5,754	10,898	31	3,941	1,328
Amount of Deposits, . . . . .	\$2,017,172 45	\$3,601,651 10	\$3,535 48	\$772,077 35	\$249,280 65
Public Funds, . . . . .	812,840 62	2,051,179 49	2,900 00	174,413 25	71,098 41
Loans on public funds, . . . . .	- -	69,500 00	- -	5,850 00	29,382 50
Bank Stock, . . . . .	510,762 50	924,072 00	- -	46,769 00	600 00
Loans on bank stock, . . . . .	- -	3,600 00	- -	4,653 40	- -
Deposits, in banks, bearing interest, . . . . .	- -	- -	- -	3,000 00	- -
Loans on railroad stock, . . . . .	- -	12,750 00	- -	- -	- -
Invested in real estate, . . . . .	- -	13,293 00	- -	9,796 87	- -
Loans on mortgage of real estate, . . . . .	170,231 35	- -	- -	373,892 53	125,894 00
Loans to county, or town, . . . . .	15,000 00	141,146 50	- -	46,000 00	13,200 00
Loans on personal security, . . . . .	458,384 36	360,336 00	- -	111,281 50	10,018 65
Cash on hand, . . . . .	49,953 62	25,794 11	710 20	18,549 23	748 65

Rate and amount of ordinary Dividend for last year, . . . . .	6 1/4 per cent., \$120,279 51	6 per cent. —	—	5 1/4 per cent., \$38,772 29	5 per cent., \$10,580 12
Average annual per cent. of Dividends ending at time of and including last extra, . . . .	—	6 1/4 per cent.	—	—	6 1/4 per cent.
Extra Dividend, when declared, . . . . .	—	—	—	—	Every 5 years.
Annual Expenses of the institution, . . . .	8,206 77	\$4,922 77	—	2,716 85	450 00

*Fall River Savings Bank.*—Public Funds—United States bonds and debt certificates, \$12,840.62.

Bank Stock owned—Fall River, \$62,762.50; Massachusetts, 42,200; Metacombet, 75,000; Second National, 10,000; First National, New Bedford, 30,000; Merchants', 13,200; Bedford Commercial, 25,000; Bank of Commerce, 33,500; North America, 30,000; Merchants' National, Boston, 16,000; Faneuil Hall, 20,000; Washington, 20,000; Webster, 27,500; Elliot, 11,000; National Hide and Leather, 18,000; Howard, 20,000; Second National, 13,000; First National, 33,000; Revere, 20,000.

*New Bedford Institution for Savings.*—Public Funds—United States bonds, \$1,195,000; debt certificates, 245,000; Massachusetts bonds, 85,632; Maine, do., 50,000; New Hampshire, 19,000; Vermont, 60,000; Connecticut, 50,000; City of New Bedford, 212,250; City of Roxbury, 20,000; Charlestown, 100,000; Greenfield, 5,000; Buckland, 5,000; Shelburne, 6,000; Adams, 3,000; Malden, 17,000.

Loans on Public Funds—\$10,700 United States bonds, 9,500; Massachusetts treasury certificates, 60,000.

Bank Stock owned—Baptist, \$12,800; Hide and Leather, 5,000; National, 10,000; Howard, 5,000; Massachusetts, 18,250; Exchange, 2,000; Granite, 34,000; Bank of Commerce, 40,000; Bank of North America, 21,000; Broadway, 8,000; Maverick, 10,000; Bank of the Republic, 25,000; Safety Fund, 20,000; Merchants', 15,000; Elliot, 5,000; Traders', 13,000; Atlas, 24,000; North, 19,000; Union, 2,400; City, 2,700; Hamilton, 5,000; Tremont, 24,900; State, 7,350; Washington, 13,000; Columbian, 23,200; Shawmut, 6,800; Revere, 25,000; Webster, 12,000; Continental, 10,000; Cambridge Market, 10,000; Matapan, 7,000; Monument, 10,000; Tradesman's, 10,000; South Readings, 7,000; Fall River, 17,500; Metacombet, 25,000; Malden, 15,000; Fairhaven, 3,900; Railroad, 6,750; Merchants', New Bedford, 100,000; First National, 100,000;

*Mechanics' New Bedford*, 100,000; Bedford Commercial, 81,600; 124 shares Grocers', valued at 992.

Loans on Bank Stock—33 State, \$800; 36 Bedford Commercial, 2,800.

Loans on Railroad Stock—Bond of Pittsfield and North Adams Co., for \$15,000, \$12,750

*North Eastern Savings Bank.* Organized in August, 1864.—Public Funds—United States debt certificates, \$3,000; 7-30 treasury notes, 900.

*Bristol County Savings Bank.*—Public Funds—United States 5-20 bonds, \$125,000; coupon notes, 25,000; 10-40 bonds, 15,000; 7-30 treasury notes, 10,000.

Loans on Public Funds—United States bonds, \$5,850.

Bank Stock owned—National, Fairhaven \$4,000; Third National, Springfield, 10,000;

First National, Boston, 10,075; Boston National, 4,600; Machinists', Taunton, 16,125;

Bristol County, 2,532.

Loans on Bank Stock—\$253.40 on 5 shares Bristol County Bank; 300, 4 Machinists';

1,500, 30 do.; 2,500, 50 Merchants' Boston.

Deposits bearing interest—\$3,000 in Machinists' Bank, Taunton.

Loans—do county, \$10,000; towns, 35,000.

*Abington Savings Bank.*—Public Funds—United States six per cent. bonds, \$63,199.25; certificates 1 year, 4,324.16; 5 per cent. treasury notes, 2,975.

Bank Stock owned—Boston National, \$3,046; Elliot, 2,000; Howard, 1,000; Webster,

2,380.50; National Hide and Leather, 2,515; First National, Boston, 4,000; National

Bank of the Republic, 3,000; Berkshire County, 4,040; Abington, 7,302.

Loans on Bank Stock—7 Abington, \$800.

	HINGHAM.	NO. BRIDGEWATER.	PLYMOUTH.	SCITUATE.	SOUTH SCITUATE.
	Hingham Institution for Savings.	North Bridgewater Savings Bank.	Plymouth Savings Bank.	Scituate Savings Bank.	South Scituate Savings Bank.
Number of Depositors, . . . . .	2,981	1,057	5,388	281	908
Amount of Deposits, . . . . .	\$739,358 94	\$167,454 86	\$1,085,692 47	\$58,732 95	\$222,951 84
Public Funds, . . . . .	214,815 62	40,295 31	357,821 86	6,600 00	6,500 00
Loans on Public Funds, . . . . .	9,200 00	- -	6,820 00	- -	- -
Bank Stock, . . . . .	117,300 00	42,815 50	332,429 00	11,945 25	37,860 00
Loans on bank stock, . . . . .	15,200 00	300 00	18,290 00	- -	- -
Deposits, in banks, bearing interest, . . . . .	- -	- -	7,330 00	- -	- -
Loans on railroad stock, . . . . .	- -	- -	2,400 00	- -	- -
Invested in real estate, . . . . .	4,721 03	- -	9,060 29	- -	- -
Loans on mortgage of real estate, . . . . .	428,975 00	58,468 17	276,085 00	33,364 00	153,388 46
Loans to county, or town, . . . . .	25,700 00	5,400 00	53,478 45	8,370 26	13,150 00
Loans on personal security, . . . . .	6,000 00	20,039 87	41,824 86	700 00	14,750 00
Cash on hand, . . . . .	2,646 03	4,876 03	16,234 41	849 89	1,244 36

Rate and amount of ordinary Dividend for last year, . . . . .	5 per cent., \$86,136 76	5 per cent., \$6,379 97	5 per cent., \$51,174 73	5 per cent., \$2,733 17	5 per cent., \$10,577 26
Average annual per cent. of Dividends ending at time of and including last extra, . . . . .	7½ per cent.	5 per cent.	6½ per cent.	- - -	6½ per cent.
Extra Dividend, when declared, . . . . .	Every 5 years.	- - -	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . . . . .	1,535 96	850 00	3,048 86	5 50	450 00

*Hingham Institution for Savings*.—Public Funds—United States scrip, \$186,815.62; Massachusetts certificate of deposit, 8,000; Vermont bonds, 5,000; Maine, do., 10,000; Rhode Island, do., 5,000.

Loans on Public Funds—United States bonds and certificates, \$9,200.  
Bank Stock owned—Hingham, \$10,600; Weymouth and Braintree, 2,100; Abington, 1,600; North Bridgewater, 1,600; Old Colony, 1,200; Merchants' National, 7,000; Han-  
dson, 2,800; Market National, 3,600; City, 3,200; Globe, 3,000; Tremont, 6,000; Shoe  
and Leather Dealers, 5,000; State, 2,400; Union, 5,000; Webster, 3,200; Suffolk, 1,600;  
Eagle, 10,000; New England, 2,000; Atlas, 5,000; Bank of Commerce, 11,000; Bank of  
North America, 6,000; First National, Boston, 6,000; Revere, 7,500; National Bank of  
the Republic, 5,000; Atlantic, 2,500; Tradesman's, 3,000.

Loans on Bank Stock—42 Mechanics', \$3,700; 20 Tradesman's, 1,800; 30 Cambridge  
Market, 2,700; 20 Hingham, and 9 Old Colony, 2,000; 40 National Bank of the Republic,  
and 38 Mechanics', 6,000.

*North Bridgewater Savings Bank*.—United States bonds and certificates, \$40,292.31.  
Bank Stock owned—Atlantic, \$4,080; Boylston, 2,248; North American, 2,100;  
Republic, 1,242.50; Continental, 1,722.50; Eliot, 733.25; Freeman's, 3,467; Globe,  
2,510.25; Howard, 2,834; Market, 4,715.50; Merchants', 2,075; Maverick, 401.50; New  
England, 683; Teachers', 3,937; Bank of Brighton, 1,600; Cambridge Market, 1,116;  
Monument, 2,892; Mudge, 2,480; Tradesman, 2,000.

Loan on Bank Stock—5 North Bridgewater, \$500.

*Plymouth Savings Bank*.—Public Funds—Massachusetts bonds, \$18,960; Maine,  
10,000; Rhode Island, 11,000; Vermont, 3,000; United States 6-20, 183,300; 6 per  
cent., 106,000; 7-8-10 treasury notes, 11,000; debt certificates, 57,061.86; 6 per cent.  
treasury notes, 9,600.

Loans on Public Funds—United States bonds, \$6,820.

Bank Stock owned—Third National, Springfield, \$10,000; State, 12,075; Merchants'  
National, 21,375; Plymouth, 16,000; Old Colony, 19,000; Bristol County, 17,100;  
Hingham, 4,200; Wareham, 1,700; Market National, 10,240; Traders', 6,800; City,  
8,400; Suffolk, 5,435; North, 1,700; Massachusetts, 5,000; Second National, 16,600;  
Tremont, 16,060; Atlantic, 3,680; Eagle, 8,800; Boston, 5,785; New England, 7,962;  
Boylston, 8,000; Exchange, 12,190; Abington, 1,600; Bank of Commerce, 14,400; North  
America, 9,000; Railroad, 5,600; Globe, 3,627; Freeman's, 1,400; Shawmut, 6,650;  
Union, 9,350; Atlas, 15,600; Hamilton, 4,200; Boston National, 7,200; Webster, 9,600;  
Blackstone, National, 2,400; North Bridgewater, 2,000; Columbian, 4,410; Howard,  
2,000; Revere, 8,000; Republic, 12,500.  
Loans on Bank Stock—Old Colony, \$1,220; Plymouth, \$20; Bristol County, 1,600;  
Boston, 800; Atlantic, 400; Massachusetts, N. England and Union, 4,950; Railroad, Old  
Colony and Plymouth, 3,500; Old Colony and Plymouth, 5,000.  
Deposits bearing interest—In Bristol County Bank, \$6,000; Plymouth, 1,650.  
Loans on Railroad Stock—Old Colony and Newport Railway Company, \$2,400.

*Savinate Savings Bank*.—Public Funds—United States scrip, \$5,000; Massachusetts  
bonds, 1,000.

Bank Stock owned—North, \$1,025.50; Boston National, 6,000; Merchants', 1,000;  
Shawmut, 982.50; Howard, 1,000; Washington, 415; Blackstone, 511.25; Plymouth,  
1,000; Monument, 971.

*South Scituate Savings Bank*.—United States scrip, \$6,500.

Bank Stock owned—Atlantic, \$1,000; North, 3,900; Columbian, 3,200; Washington,  
1,600; Merchants', 1,500; Weymouth and Braintree, 1,000; Union, 1,000; City, 2,800;  
Traders', 2,800; Eagle, 2,300; Second National, 1,000; New England, 1,000; Bank of  
Commerce, 4,000; Howard, 1,000; Webster, 2,000; Eliot, 500; Massachusetts, 500; Shaw-  
mut, 1,000; Hingham, 1,000; Globe, 300; Hamilton, 1,000; Revere, 8,000.



	WAREHAM.	BARNSTABLE.	PROVINCETOWN.	WELLFLEET.	NANTUCKET.
	Wareham Savings Bank.	Institution for Savings in Barnstable.	Seaman's Savings Bank.	Wellfleet Savings Bank.	Nantucket Institution for Savings.
Number of Depositors, . . . . .	833	2,534	973	329	1,254
Amount of Deposits, . . . . .	\$189,251 77	\$669,400 95	\$252,270 16	\$35,364 80	\$321,185 03
Public Funds, . . . . .	32,100 00	127,500 00	85,768 00	5,800 00	35,900 00
Loans on public funds, . . . . .	- -	- -	5,370 00	- -	100 00
Bank Stock, . . . . .	106,275 20	139,606 56	26,285 80	6,215 89	107,364 47
Loans on bank stock, . . . . .	17,928 00	- -	- -	- -	950 00
Deposits in banks, bearing interest, . . . . .	- -	- -	- -	- -	726 13
Loans on railroad stock, . . . . .	- -	- -	- -	- -	- -
Invested in real estate, . . . . .	- -	5,700 00	- -	- -	8,000 00
Loans on mortgage of real estate, . . . . .	5,225 00	279,172 17	69,111 00	4,350 00	145,209 98
Loans to county, or town, . . . . .	- -	24,000 00	17,441 00	6,800 00	5,000 00
Loans on personal security, . . . . .	8,850 00	113,679 85	49,068 47	9,125 00	26,702 80
Cash on hand, . . . . .	18,970 79	2,146 21	9,778 11	3,175 73	1,895 24

Rate and amount of ordinary Dividend for last year, . . . . .	5 per cent.	5½ per cent.	4 per cent.	5 per cent.	5 per cent.
Average annual per cent. of Dividends, ending at time of and including last extra, . . . . .	-	-	\$7,192 86	\$786 00	\$16,040 80
Extra Dividend, when declared, . . . . .	-	-	6½ per cent.	-	5½ per cent.
Annual Expenses of the institution, . . . . .	-	-	Annually.	-	-
	\$554 65	\$1,300 00	671 88	256 69	1,108 50

*Wareham Savings Bank*.—Public Funds—United States Notes, \$9,100; 5-20 bonds, 5,000; United States debt certificates, 18,000.

Bank Stock owned—Wareham, \$12,830; Shoe and Leather Dealers', 6,969.75; Reverse, 2,000; Merchants', Boston, 11,290.95; City, Boston, 5,035; Shawmut, 7,087.50; Eagle, 7,190.75; Granite, 4,128.25; Boylston, 11,603.50; Grocers', 6,057.25; Exchange, Boston, 729.75; Bank of Commerce, 6,525; Atlantic, 3,188.75; Webster, 6,041.25; North America, 5,497.50; First National, 2,000; Bank of the Republic, 2,000; Merchants', New Bedford, 2,700; Andover, 500.

Loans on Bank Stock—163 South Reading, \$13,500; 56 Grocers', 4,328.

*Institution for Savings in the Town of Eaststable*.—Public Funds—United States scrip, \$127,500.

Bank Stock owned—Barnstable, \$14,590; Old Colony, 5,000; Bay State, 1,490.51; Reverse, 10,000; First National, 10,000; Granite, 5,000; Washington, 5,700; Blackstone, 11,200; North, 2,782.50; Commerce, 10,820; City, Boston, 1,894.50; Atlantic, 2,955; North America, 9,090; Merchants', Boston, 11,737.50; Shawmut, 4,030; Boston National, 5,000; Market, 1,400; Elliot, 5,000; Republic, 10,000; Tremont, 5,955; Union, 3,000; Webster, 5,041.25.

*Seawater's Savings Bank*.—Public Funds—United States scrip, \$91,128.  
Bank Stock owned—Boston National, \$3,500; Provincetown, 1,160.25; North America,

*Walden Savings Bank*.—Public Funds—United States 10-40 bonds, \$1,000; 5-20s, 4,800.

Bank Stock owned—Republic, \$1,080; Freeman's, 1,661; Union, 2,773.25; Provincetown, 751.14.

*Nantucket Institution for Savings*.—Public Funds—United States bonds, \$35,700; treasury notes, 200; certificate of loan to Commonwealth, \$5,000.

Loans on Public Funds—United States bonds, \$100.  
Bank Stock owned—Atlas, \$5,290; Boston, 1,770; North America, 9,510.25; City, 2,165; Commerce, 4,320; Continental, 600.80; Exchange, 3,922.50; Eagle, 1,130; Faneuil Hall, 5,335; Merchants', 2,490; Reverse, 10,012.17; New England, 676.50; Shoe and Leather Dealers', 10,293.75; State, 5,496; Shawmut, 1,057.50; Traders', 4,737.50; Tremont, 3,743; Union, 771.75; Washington, 2,800; Webster, 7,537.25; Bedford Commercial, 3,220; First National, New Bedford, 1,290; Pacific, 19,665.50.

Loans on Bank Stock—2 Mercantile Savings Institution, Boston, \$150; 12 Pacific Bank, 800.

Deposits bearing interest—New England Bank, \$793.13.

*Five Cents Savings Banks.*

	BOSTON.	LYNN.	NEWBURYPORT.	SOUTH DANVERS.	SALEM.
	Boston Five Cents Savings Bank.	Lynn Five Cents Savings Bank.	Newburyport Five Cents Savings Bank.	Warren Five Cents Savings Bank.	Salem Five Cents Savings Bank.
Number of Depositors, . . . . .	35,359	2,228	2,356	1,343	3,059
Amount of Deposits, . . . . .	\$4,782,114 65	\$210,515 54	\$227,806 90	\$224,538 67	\$412,342 30
Public Funds, . . . . .	1,903,900 00	81,439 42	73,500 00	66,706 25	206,262 50
Loans on public funds, . . . . .	42,000 00	- -	2,000 00	- -	9,200 00
Bank Stock, . . . . .	334,985 75	21,956 75	35,622 00	40,433 41	33,087 58
Loans on bank stock, . . . . .	15,900 00	- -	1,800 00	- -	2,100 00
Deposits, in banks, bearing interest, . . . . .	373,617 95	- -	- -	- -	17,001 05
Loans on railroad stock, . . . . .	- -	- -	- -	- -	- -
Invested in real estate, . . . . .	84,818 41	- -	- -	- -	- -
Loans on mortgage of real estate, . . . . .	1,562,550 00	79,610 00	71,557 00	50,374 42	104,050 00
Loans to county, or town, . . . . .	341,900 00	25,000 00	17,500 00	25,000 00	42,600 00
Loans on personal security, . . . . .	184,200 00	1,990 00	31,105 00	9,800 00	21,350 00

Cash on hand, . . . . .	\$14,848 99	\$4,228 21	\$3,940 51	\$11,914 08	\$297 50
Rate and amount of ordinary Dividend for last year, . . . . .	5 per cent., 196,166 61	5 per cent., 7,245 38	5½ per cent., 11,813 42	—	5 per cent.
Average annual per cent. of Dividends ending at time of and including last extra, . . . . .	6 per cent.	6½ per cent.	5½ per cent.	7 per cent.	—
Extra Dividend, when declared, . . . . .	Every 5 years.	Every 5 years.	"None."	Every 5 years.	—
Annual Expenses of the institution, . . . . .	15,866 84	700 00	800 00	350 00	2,100 00

14

*Boston Five Cents Savings Bank.*—Public Funds—United States bonds, \$1,223,000; Maine, do., 133,500; Vermont, 50,000; Rhode Island, 100,000; New Hampshire, 50,000; City of Cambridge, 40,000; Chelsea, 88,400; Boston, 10,000; Fall River, 10,000; Lowell, 100,000.

*Loan on Public Funds.*—On United States bonds, \$52,500.  
Bank Stock owned—Blackstone, \$33,340.75; Commerce, 21,523.25; Second National, 6,800; North, 600; Boston National, 15,287.50; Tremont, 29,043; Rockland, 20,000; Washington, 15,000; Maverick, 10,374; Cambridge Market, 8,886; Webster, 12,718.75; Howard, 14,540; National Hide and Leather, 25,000; Shawmut, 10,450; Merchants, 7,938.25; Suffolk, 18,482.25; First National, Boston, 25,000; Reverse, 20,000; Republic, 10,000; Continental, 10,000; Third National, Springfield, 10,000; First National, New-ton, 10,000.

*Loans on Bank Stock.*—10 Faneuil Hall, \$800; 50 Tradesman's and 15 Blackstone, 6,650; 20 New England, and 3 Exchange, 2,000; 10 North America, 850; 45 Mechanics, 4,000; 30 Rockland, 2,500.

*Deposits in Banks bearing interest.*—National Hide and Leather, \$208,539.88; First National, 164,078.12.

*Lynn Five Cents Savings Bank.*—Public Funds—United States bonds and certificates, \$68,339.42; State of Maine 6s, 8,500; deposit with treasurer of Massachusetts, 4,000.

*Bank Stock owned.*—Laighton, \$1,000; Hide and Leather, 1,000; Reverse, 4,026; Shoe and Leather, 1,695; First National, Boston, 1,223.50; National Exchange, 6,633.50; City, Lynn, 6,404.75.

*Newburyport Five Cents Savings Bank.*—Public Funds—United States 5-20 bonds, \$41,700; coupon sixes, 16,300; Maine, 10,000; Rhode Island, 5,000.  
*Loans on Public Funds.*—United States sixes, \$2,000.

*Bank Stock owned.*—Mechanics', Newburyport, \$5,200; Hide and Leather, 1,675; Republic, 1,500; Commerce, 1,000; Atlantic, 792; Atlas, 1,500; Boylston, 600; City, Boston, 500; Eagle, 5,712; Elliot, 2,000; Howard, 491.25; Hamilton, 535; Maverick, 1,910; New England, 700; Shawmut, 500; State, 2,295; Suffolk, 1,000; Tremont, 2,625; Union, 2,448; Webster, 2,438.75; Exchange, Boston, 500.

*Loans on Bank Stock.*—First National, Newburyport, \$1,800.  
*Loans on Personal Security* includes loans to corporations, \$5,000.

*Warren Five Cents Savings Bank.*—Bank Stock owned—Warren, \$1,617.16; How-ard, 1,489; Exchange, Boston, 9,688.75; Webster, 4,125; Atlantic, 1,055; Suffolk, 1,932.50; Shoe and Leather Dealers, 1,575; Hide and Leather, 6,250; Exchange, Salem, 931; Grand, 3,795; Asiatic, 2,475; Atlas, 11,750; Reverse, 3,000; Elliot, 5,500; Black-stone, 3,400; Washington, 500; Tremont, 2,000.

*Public Funds.*—United States bonds, \$66,703.25.

*Salem Five Cents Savings Bank.*—Public Funds—United States scrip, \$186,000; Massachusetts do., 10,000; Connecticut 10,232.50.

*Loans on Public Funds.*—\$7,200 United States stock, 7,200; on 1,000 do., 20 Boston National, and 10 Eagle, 2,000.

*Bank Stock owned.*—Blackstone National, \$1,045; City, 530; First National, Boston, 2,500; Merchants', Boston, 1,092.50; North, 3,292; North America, 516.25; Reverse, 2,000; Second National, Boston, 1,476.75; Webster, 2,082.50; Asiatic, 561; Exchange, Salem, 3,185.58; Mercantile, 1,175; Naumkeag, 4,571.50; Salem, 9,145.50.

*Loans on Bank Stock.*—10 Howard National, \$900; 13 Exchange, and 5 Naumkeag, 1,200.

*Deposits bearing interest.*—Commercial Bank, \$5,400; Mercantile, 6,000; Naumkeag, 4,900; Webster, 701.06.

	BRIGHTON.	CHARLESTOWN.	CAMBRIDGE.	LOWELL.	NATICK.
	Brighton Five Cents Savings Bank.	Charlestown Five Cents Savings Bank.	East Cambridge Five Cents Savings Bank.	Lowell Five Cents Savings Bank.	Natick Five Cents Savings Bank.
Number of Depositors, . . . . .	268	2,669	1,786	4,177	401
Amount of Deposits, . . . . .	\$20,719 98	\$394,451 46	\$181,754 91	\$701,661 83	\$32,870 88
Public Funds, . . . . .	3,000 00	118,085 55	41,980 50	208,900 00	6,500 00
Loans on public funds, . . . . .	- -	- -	- -	1,800 00	- -
Bank Stock, . . . . .	2,756 00	56,548 50	81,215 83	100,900 00	518 75
Loans on bank stock, . . . . .	- -	5,000 00	- -	18,700 00	- -
Deposits, in banks, bearing interest, . . . . .	- -	- -	- -	25,650 00	- -
Loans on railroad stock, . . . . .	- -	- -	- -	- -	- -
Invested in real estate, . . . . .	- -	- -	- -	- -	- -
Loans on mortgage of real estate, . . . . .	7,768 53	185,029 68	105,575 00	289,110 00	14,855 00
Loans to county, or town, . . . . .	3,000 00	- -	- -	45,000 00	9,500 00
Loans on personal security, . . . . .	4,500 00	27,400 00	- -	34,949 56	1,250 00
Cash on hand, . . . . .	26 29	2,442 78	3,083 58	3,419 92	786 45

Rate and amount of ordinary Dividend for last year, . . . . .	5 per cent., \$742 64	5 per cent., \$15,785 92	4 per cent., \$5,756 40	4 per cent., \$27,178 49	4 per cent. \$891 00
Average annual per cent. of Dividends ending at time of and including last extra, . . . . .	5 per cent.	7 per cent.	6½ per cent.	6½ per cent.	- -
Extra Dividend, when declared, . . . . .	- -	Every 8 years.	Every 8 years.	Every 8 years.	Every 5 years.
Annual Expenses of the institution, . . . . .	150 75	282 79	350 00	1,557 25	200 00

*Brighton Five Cents Savings Bank*.—Public Funds.—United States bonds, \$3,000; Bank Stock owned—Webster, \$830; Suffolk, 254; City, Boston, 515; Shawmut, 300; Bank of Commerce, 300; Bank of Brighton, 988.

*Charlestown Five Cents Savings Bank*.—Public Funds.—United States scrip, \$118,086.56.  
Bank Stock owned.—Bunker Hill, \$2,635; Monument, 4,286.50; First National, Boston, 8,735; Maverick, 9,300; National Republic, 4,320; National Continental, 5,000; Tradestman's, 3,247.25; Atlas, 4,943.75; First National, Dorchester, 5,000; Newton, 1,004.50; Market National, 4,700; Brighton Market, 1,223.25; Bank of Brighton, 689.25.  
Loan on Bank Stock—Monument, \$4,000.

*East Cambridge Five Cents Savings Bank*.—Public Funds.—United States scrip, \$98,000; Maine bonds, 2,600; Vermont do., 6,000.  
Bank Stock owned.—Lechmere, \$3,576.66; Faneuil Hall, 1,080; Bank of the Republic, 2,320.66; Cambridge City, 2,516.06; Commerce, 2,072.50; Traders, 2,000; Newton, 1,040;

Bunker Hill, 964; National, 1,020; Charles River, 2,428.75; Howard, 4,110; Merchants', 1,060; Webster, 1,552.50; Revere, 2,433.75; Blackstone, 2,391.

*Lowell Five Cents Savings Bank*.—Public Funds.—United States scrip, \$183,900; deposit in United States sub-treasury, 20,000.  
Loan on Public Funds.—\$1,200 on United States bonds, 1,500.  
Bank Stock owned.—Atlas, \$1,800; Commerce, 10,000; North America, 5,000; Republic, 15,000; Blackstone, 5,000; Continental, 5,000; Elliot, 5,000; Hyde and Leather, 12,400; Howard, 4,700; Market, 400; National, 5,000; Revere, 10,000; Safety Fund, 9,100; Webster, 5,000; Prescott, 2,500; Merchants', Lowell, 2,500; Wamsit, 2,500; Loans on Bank Stock on 27 Appleton, \$2,350; 22 Merchants', Lowell, 1,960; 33 Wamsit, 2,500; 61 Prescott, 44,400; 40 Railroad, 2,500.  
Deposits in Banks bearing interest—Commerce, \$5,650; Wamsit, 20,000.

*North Five Cents Savings Bank*.—Public Funds.—United States bonds, \$4,500; Massachusetts note, 2,000.  
Bank Stock owned.—First National, Boston, \$618.75.  
Loan to Town—Nadok, \$9,500.

	STONEHAM.	WEST CAMBRIDGE.	WOBURN.	WORCESTER.
	Stoneham Five Cents Savings Bank.	West Cambridge Five Cents Savings Bank.	Woburn Five Cents Savings Bank.	Worcester Five Cents Savings Bank.
Number of Depositors, . . . . .	376	753	1,103	2,668
Amount of Deposits, . . . . .	\$38,099 15	\$113,198 25	\$82,459 68	\$250,168 87
Public Funds, . . . . .	9,500 00	63,169 23	36,883 80	89,000 00
Loans on public funds, . . . . .	-	-	-	1,800 00
Bank Stock, . . . . .	-	-	9,801 00	71,200 00
Loans on bank stock, . . . . .	-	-	600 00	-
Deposits, in banks, bearing interest, . . . . .	-	195 47	-	-
Loans on railroad stock, . . . . .	-	-	-	-
Invested in real estate, . . . . .	-	-	-	-
Loans on mortgage of real estate, . . . . .	12,000 00	52,660 00	21,400 00	15,500 00
Loans to county, or town, . . . . .	5,000 00	1,000 00	5,000 00	73,500 00
Loans on personal security, . . . . .	1,565 00	-	8,650 00	6,550 00
Cash on hand, . . . . .	1,694 57	368 67	124 88	2,890 00

Rate and amount of ordinary Dividend for last year, . . . . .	5 per cent. —	5 per cent., \$4,099 33	5 per cent. —	5 per cent., \$10,710 65
Average annual per cent. of Dividends ending at time of and including last extra, . . . .	—	—	—	5 per cent.
Extra Dividend, when declared, . . . . .	—	Every 5 years.	Every 3 years.	Every 5 years.
Annual Expenses of the institution, . . . .	\$60 00	225 00	\$350 00	673 50

<i>Stoneham Five Cents Savings Bank.</i> —Public Funds—United States bonds, \$65,000; debt certificate, 8,000. Loan to Town—Stoneham, \$5,000.	<i>Bank Stock owned</i> —Blackstone, \$3,046; Faneuil Hall, 1,686; Hide and Leather, 4,070; Webster, 1,050. Loan on Bank Stock—Woburn, \$900.
<i>West Cambridge Five Cents Savings Bank.</i> —Public Funds—United States bonds and certificates, \$93,189.23. Deposit in Bank bearing interest—Hide and Leather, \$195.47. Loan to Town—West Cambridge, \$1,000.	<i>Worcester Five Cents Savings Bank.</i> —Public Funds—United States bonds and certificates, \$74,000; loan to Massachusetts, 12,000; Vermont bonds, 3,000. Loan on Public Funds—\$2,000 United States bonds, 1,800. Bank Stock owned—City, Worcester, \$7,700; Central, 7,000; Mechanics', Worcester, 2,500; Quinsigamond, 7,000; Worcester, 700; Milbury, 8,000; Northboro', 8,000; Leicester, 3,000; Grafton, 5,000; Commerce, 4,100; Elliot, 1,400; Hide and Leather, 4,500; Merchants', Boston, 5,000; First National, Boston, 6,700; Webster, 5,000.



	SPRINGFIELD.	SHELburne.	FOXBOROUGH.	FOXBUry.
	Springfield Five Cents Savings Bank.	Shelburne Falls Five Cents Savings Bank.	Foxborough Five Cents Savings Bank.	Ellot Five Cents Savings Bank.
Number of Depositors, . . . . .	3,191	1,041	874	542
Amount of Deposits, . . . . .	\$381,619 09	\$131,987 44	\$34,580 74	\$44,477 67
Public Funds, . . . . .	185,000 00	50,900 00	7,500 00	32,000 00
Loans on public funds, . . . . .	5,400 00	- -	- -	- -
Bank Stock, . . . . .	35,692 75	6,065 00	4,100 00	500 00
Loans on bank stock, . . . . .	- -	- -	- -	- -
Deposits, in banks, bearing interest, . . . . .	- -	- -	- -	- -
Loans on railroad stock, . . . . .	- -	- -	- -	- -
Invested in real estate, . . . . .	- -	- -	- -	- -
Loans on mortgage of real estate, . . . . .	147,350 00	40,348 50	17,460 00	7,750 00
Loans to county, or town, . . . . .	3,000 00	11,800 00	4,000 00	3,000 00
Loans on personal security, . . . . .	8,300 00	20,515 00	1,850 00	- -
Cash on hand, . . . . .	7,957 89	5,260 23	1,070 64	675 10

Rate and amount of ordinary Dividend for last year, . . . . .	5 per cent., \$15,468 51	5½ per cent., \$5,292 28	5 per cent., \$1,429 79	2 per cent., in October.*
Average annual per cent. of Dividends ending at time of and including last extra, . . .	7 per cent.	- -	6 per cent.	- -
Extra Dividend, when declared, . . . .	Every 3 years.	- -	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . . .	1,015 59	441 80	100 00	- -

*Springfield Five Cents Savings Bank*.—Public Funds—United States bonds, \$150,000; certificates, 35,000.

Loan on Public Funds—\$5,000 United States certificate, 4,000; 1,100 do. bond, 1,000; 500 do. bond, 400.

Bank Stock owned—Agawan, \$2,140; Chicopee, 3,480; Cabot, 1,010; Otis National, 5,890; Hampshire Manufacturers', 5,732; Hadley Falls, 1,276; John Hancock, 4,240; Lee, 3,100; Merchants' National, 1,018.75; Moulson National, 1,000; Pynchon, 3,132; Second National, Springfield, 4,000.

*Shelburne Falls Five Cents Savings Bank*.—Public Funds—United States bonds, \$44,800; treasury notes, 6,100.

Bank Stock owned—Shelburne Falls, \$5,765; Conway, 300.

*Fosdrough Five Cents Savings Bank*.—Public Funds—United States bonds, \$7,500. Bank Stock owned—10 Boylston, 10 Webster, 10 Hyde and Leather, 4 Faneuil Hall and 10 Wrentham, \$4,100.

*Elliot Five Cents Savings Bank*.—Public Funds—United States scrip, \$36,000; Maine, 1,500; loan to Massachusetts, 4,500. Bank Stock owned—People's, \$500.

\* Organized in April.

	FALL RIVER. Fall River Five Cents Savings Bank.	NEW BEDFORD. New Bedford Five Cents Savings Bank.	PLYMOUTH. Plymouth Five Cents Savings Bank.	HARWICH. Cape Cod Five Cents Savings Bank.
Number of Depositors, . . . . .	2,282	5,952	770	1,099
Amount of Deposits, . . . . .	\$236,996 69	\$953,259 45	\$65,661 04	\$126,924 37
Public Funds, . . . . .	106,000 00	613,440 00	35,910 09	29,700 00
Loans on public funds, . . . . .	- -	42,850 00	285 00	3,000 00
Bank Stock, . . . . .	108,602 45	56,900 00	12,851 46	8,755 75
Loans on bank stock, . . . . .	- -	1,350 00	666 00	- -
Deposits, in banks, bearing interest, . . . . .	- -	- -	- -	- -
Loans on railroad stock, . . . . .	- -	- -	- -	- -
Invested in real estate, . . . . .	- -	- -	- -	- -
Loans on mortgage of real estate, . . . . .	1,500 00	150,209 99	16,531 00	31,194 57
Loans to county, or town, . . . . .	- -	13,360 00	- -	15,000 00
Loans on personal security, . . . . .	32,850 00	111,839 92	2,429 00	41,131 85
Cash on hand, . . . . .	1,722 92	3,588 86	820 84	2,259 11

Rate and amount of ordinary Dividend for last year, . . . . .	6 per cent. — — — — —	6 per cent. \$51,822 07	5 per cent. \$2,728 43*	6 per cent. \$6,841 10
Average annual per cent. of Dividends ending at time of and including last extra, . . . .	— — — — —	— — — — —	— — — — —	6 per cent.
Extra Dividend, when declared, . . . . .	— — — — —	— — — — —	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . . . .	\$700 00	2,200 00	419 85	434 87

15

*Full River Five Cents Savings Bank*.—Public Funds.—United States scrip, \$106,000. Bank Stock owned.—Atlantic, \$1,303.25; Atlas, 2,095; Commerce, 1,032.50; Blackstones, 6,395; Broadway, 4,056.25; Elliot, 810; Exchange, 4,800; Hide and Leather, 5,262.50; Howard, 6,584.25; Maverick, 2,069.50; Boston National, 2,442; Revere, 5,000; First National, 5,045; Shawmut, 5,225; Webster, 3,095; Cambridge Market, 5,542.50; Malden, 9,886.05; Monument, 8,339.25; Tradesman's, 12,407.75; South Reading, 7,200; Oxford, 2,150; Metacommet, 4,391.65; Second National, Fall River, 2,450.

*New Bedford Five Cents Savings Bank*.—Public Funds.—United States bonds, \$618,440. Loan on United States bonds—\$42,850. Bank Stock owned—5 shares First National, New Bedford; 16 Bedford Commercial; 210 Mechanics', New Bedford; 35 National, Fairhaven, (par value, \$30); 20 Worcester County; 100 Third National, Springfield; and 130 First National, Boston, \$66,940.

\* Including taxes.

Loan on Bank Stock.—Rockland County Bank, \$1,350.

*Plymouth Five Cents Savings Bank*.—Public Funds.—United States bonds, notes, and debt certificates, \$35,910.09.

Loan on United States bonds—\$285. Bank Stock owned—Atlas, \$1,584.90; Merchants', Boston, 1,088.25; Webster, 1,035; Commerce, 1,029.13; Revere, 1,004.25; Republic, 1,000; City, Boston, 849; Shoe and Leather Dealers', 570.50; North, 555.38; Pawners', 200.80; Old Colony, 1,321; Plymouth, 1,111.25; Third National, Springfield, 1,000.

Loan on Bank Stock—11 Old Colony, \$998.

*Cape Cod Five Cents Savings Bank*.—Public Funds.—United States bonds, \$29,700.

Loan to Town—Orleans, on its bond, \$3,000. Bank Stock owned—Cape Cod, \$7,756.75; Shawmut, 1,000.

THE BOSTON PENNY SAVINGS BANK having been in operation less than one year, — since April, — and its Report not being received in time to be conveniently included in the Abstract, its statement is here appended, to wit:—Number of Depositors, 1,716; Amount of Deposits, \$46,471.91; Public Funds, —United States Certificates Indebtedness, —\$43,688.47; Deposit in Bank, bearing interest, \$811.14; Cash on hand, \$1,126.32; Dividend, for three months, 4 per cent. per annum, —amount, \$291.76; Expenses from April to November 1, \$1,916.72.

## A G G R E G A T E S.

	1884. Ninety-seven Savings Banks.	1883. Ninety-five Savings Banks.
Number of Depositors, . . . .	291,616	272,219
Amount of Deposits, . . . .	\$62,557,604 30	\$56,883,828 55
Public Funds, . . . .	22,149,296 16	18,343,140 57
Loans on Public Funds, . . . .	1,049,847 50	591,665 00
Bank Stock, . . . .	9,980,792 17	9,887,672 02
Loans on Bank Stock, . . . .	329,024 21	371,161 60
Deposits, in Banks, bearing interest, .	728,820 88	742,312 98
Loans on Railroad Stock, . . . .	25,800 00	80,600 00
Invested in Real Estate, . . . .	331,670 17	348,267 57
Loans on Mortgage of Real Estate, .	16,889,457 08	16,685,262 39
Loans to Counties and Towns, . . .	5,967,998 80	4,970,985 88
Loans on Personal Security, . . . .	6,157,979 05	4,514,722 97
Cash on hand, . . . .	823,971 39	936,895 67
Average rate and aggregate amount of ordinary Dividends for last year, .	4.14 per cent.* 2,258,495 56	4.00 per cent.† 2,087,115 32
Annual Expenses of the Institutions, .	184,739 77	140,718 22

\* Calculated on the returns of 80 Banks,—the Provident Institution in Salisbury, the Marlborough, Fitchburg, Milford, Westfield, Canton, Roxbury, Attleborough, New Bedford, Wareham, Barnstable, Salem Five Cents, Stoneham, Woburn, Eliot, and Fall River Banks, give the rate but not the amount of their Dividends. The Eliot and North Easton commenced business during the year.

† Calculated on the returns of 82 Banks,—the Suffolk, Salem Five Cents, Stoneham, Woburn, Milford, Ware, Foxborough, Randolph, Attleborough, Barnstable, and Nantucket Banks, giving the rate but not the amount of their Dividends. The South Boston and Wellfleet commenced business during the year.

# INDEX.

## LOCATIONS OF BANKS AND SAVING INSTITUTIONS.

### BANKS.

	Page.		Page.
Abington, . . . . .	60	Marblehead, . . . . .	22
Adams, . . . . .	43-50	Methuen, . . . . .	22
Andover, . . . . .	16	Milford, . . . . .	40
Athol, . . . . .	38	Millbury, . . . . .	40
Attleborough, . . . . .	54	Monson, . . . . .	69
Beverly, . . . . .	16	Nantucket, . . . . .	64
Blackstone, . . . . .	38	New Bedford, . . . . .	53, 69
Boston, . . . . .	4-14, 69	Newburyport, . . . . .	24
Brighton, . . . . .	28	Newton, . . . . .	36
Cambridge, . . . . .	28-30, 69	Northampton, . . . . .	44, 69
Canton, . . . . .	52	Northborough, . . . . .	40
Charlestown, . . . . .	30	North Bridgewater, . . . . .	60
Chelsea, . . . . .	16	Oxford, . . . . .	42
Chicopee, . . . . .	46	Pittsfield, . . . . .	50
Concord, . . . . .	32	Plymouth, . . . . .	60-62
Conway, . . . . .	44	Provincetown, . . . . .	64
Danvers, . . . . .	18	Quincy, . . . . .	52, 69
Dedham, . . . . .	52	Randolph, . . . . .	54
Dorchester, . . . . .	52	Rockport, . . . . .	24
Edgartown, . . . . .	64	Roxbury, . . . . .	54
Fairhaven, . . . . .	69	Salem, . . . . .	24-26, 69
Fall River, . . . . .	56, 69	Salisbury, . . . . .	28
Falmouth, . . . . .	62	Shelburne, . . . . .	46
Fitchburg, . . . . .	38	South Boston, . . . . .	16
Framingham, . . . . .	32	Southbridge, . . . . .	42
Gloucester, . . . . .	18	South Danvers, . . . . .	18
Grafton, . . . . .	38	South Reading, . . . . .	36
Great Barrington, . . . . .	50	Springfield, . . . . .	46-48, 69
Greenfield, . . . . .	44, 69	Stockbridge, . . . . .	52
Harwich, . . . . .	62	Taunton, . . . . .	58-60
Haverhill, . . . . .	20, 69	Townsend, . . . . .	36
Hingham, . . . . .	60	Uxbridge, . . . . .	42
Holyoke, . . . . .	46	Waltham, . . . . .	36
Holliston, . . . . .	32	Ware, . . . . .	44
Hopkinton, . . . . .	32	Wareham, . . . . .	62
Lancaster, . . . . .	40	Westfield, . . . . .	48
Lawrence, . . . . .	20	Weymouth, . . . . .	69
Lee, . . . . .	50	Woburn, . . . . .	36
Leicester, . . . . .	40	Worcester, . . . . .	42-44, 69
Lowell, . . . . .	32-34, 69	Wrentham, . . . . .	54
Lynn, . . . . .	20-22	Yarmouth, . . . . .	64
Malden, . . . . .	34		

## SAVINGS INSTITUTIONS.

	Page.		Page.
Abington, . . . . .	98	Marlborough, . . . . .	84
Adams, . . . . .	92	Milford, . . . . .	86
Andover, . . . . .	76	Millbury, . . . . .	86
Attleborough, . . . . .	96	Nantucket, . . . . .	102
Barnstable, . . . . .	102	New Bedford, . . . . .	98
Boston, . . . . .	74	Newburyport, . . . . .	78
Cambridge, . . . . .	80	Newton, . . . . .	84
Canton, . . . . .	92	Northampton, . . . . .	88
Charlestown, . . . . .	80	North Bridgewater, . . . . .	100
Chelsea, . . . . .	76	North Brookfield, . . . . .	86
Chicopee, . . . . .	90	Pittsfield, . . . . .	92
Clinton, . . . . .	84	Plymouth, . . . . .	100
Cohasset, . . . . .	94	Provincetown, . . . . .	102
Concord, . . . . .	80	Quincy, . . . . .	94
Danvers, . . . . .	76	Randolph, . . . . .	94
Dedham, . . . . .	94	Rockport, . . . . .	78
Dorchester, . . . . .	94	Roxbury, . . . . .	96
Easton, . . . . .	98	Salem, . . . . .	78
Fairhaven, . . . . .	96	Salisbury, . . . . .	80
Fall River, . . . . .	96-98	Scituate, . . . . .	100
Fitchburg, . . . . .	84	Southbridge, . . . . .	86
Framingham, . . . . .	82	South Scituate, . . . . .	100
Gloucester, . . . . .	76	Springfield, . . . . .	90
Greenfield, . . . . .	92	Taunton, . . . . .	98
Haverhill, . . . . .	76	Waltham, . . . . .	84
Hingham, . . . . .	100	Ware, . . . . .	88
Holyoke, . . . . .	90	Wareham, . . . . .	102
Lancaster, . . . . .	86	Wellfleet, . . . . .	102
Lawrence, . . . . .	78	Westfield, . . . . .	90
Lee, . . . . .	92	Weymouth, . . . . .	96
Lowell, . . . . .	82	Winchendon, . . . . .	88
Lynn, . . . . .	78	Worcester, . . . . .	88
Malden, . . . . .	82		

## FIVE CENTS SAVINGS BANKS.

	Page.		Page.
Boston, . . . . .	104	Plymouth, . . . . .	112
Brighton, . . . . .	106	Roxbury, . . . . .	110
Charlestown, . . . . .	106	Salem, . . . . .	104
Cambridge, . . . . .	106	Shelburne, . . . . .	110
Fall River, . . . . .	112	South Danvers, . . . . .	104
Foxborough, . . . . .	110	Springfield, . . . . .	110
Harwich, . . . . .	112	Stoneham, . . . . .	108
Lowell, . . . . .	106	West Cambridge, . . . . .	108
Lynn, . . . . .	104	Woburn, . . . . .	108
New Bedford, . . . . .	112	Worcester, . . . . .	108
Natick, . . . . .	106	Boston Penny Savings Bank, . . . . .	112
Newburyport, . . . . .	104		

TENTH  
ANNUAL REPORT  
OF THE  
INSURANCE COMMISSIONERS,  
OF THE  
Commonwealth of Massachusetts,  
JANUARY 1, 1865.

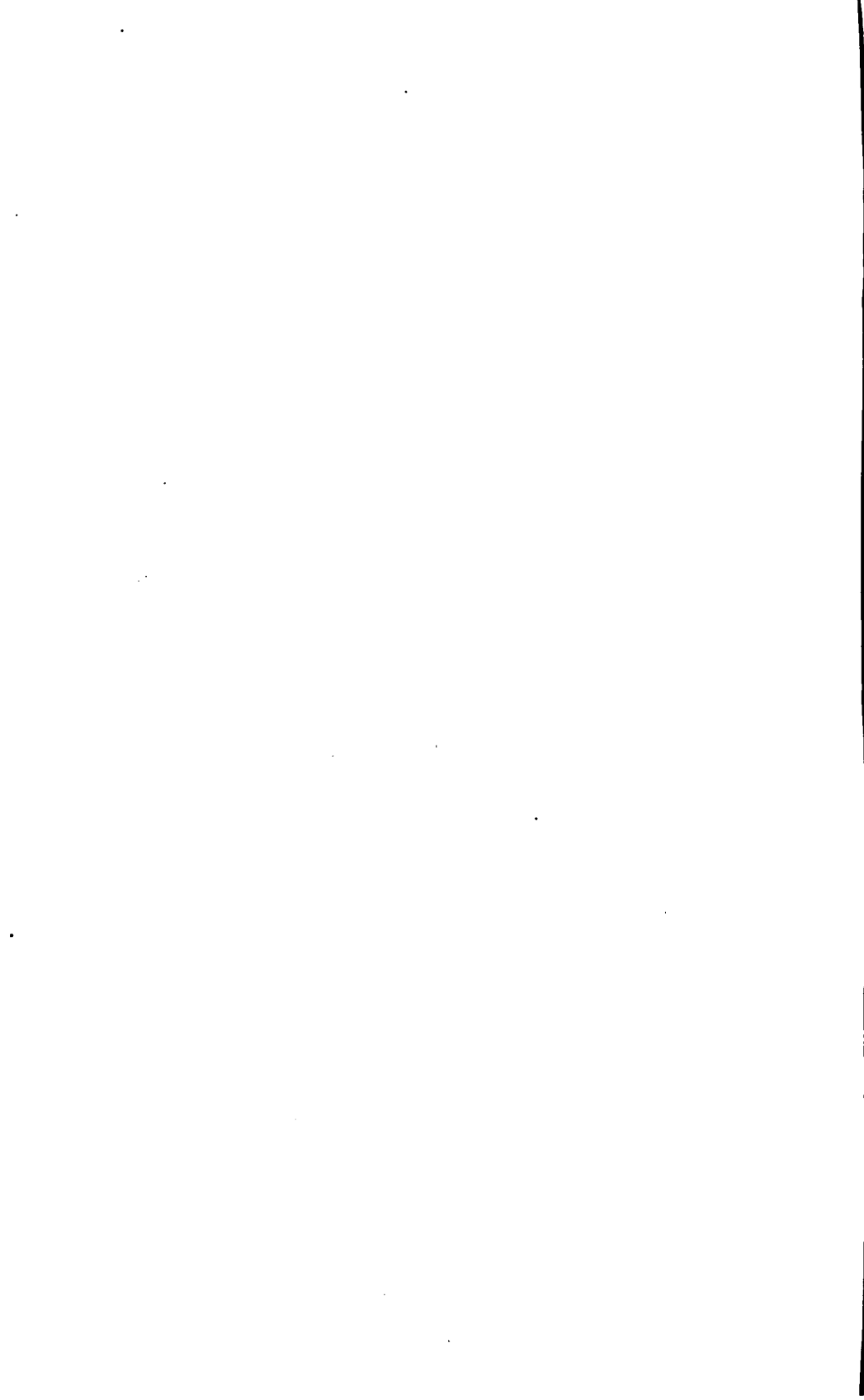
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Part I.  
MARINE AND FIRE INSURANCE.

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1865.





TENTH ANNUAL REPORT  
OF THE  
INSURANCE COMMISSIONERS.

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Part I. . . . . ON FIRE AND MARINE INSURANCE.

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*To the Honorable Senate and House of Representatives, in  
General Court assembled :*

The returns received by the Insurance Commissioners from Fire and Marine Insurance Companies doing business in this Commonwealth are from 106 companies chartered by it, and 78 companies chartered in other States or England. Of our own companies, 34 are on the joint stock or specific cash capital plan ; 13 have a capital of notes and are partly mutual, and 59 are purely mutual. These home companies have received during the year for premiums, in cash or notes payable in cash, about seven and a half millions of dollars, and have paid losses on their policies amounting to a little more than five and a half millions. The general business has shown about the usual ratio of loss to amount insured, and to premiums received, and losses have perhaps been more equally distributed among the companies in proportion to their means than usual.

It may be interesting here to note the regularity, in the aggregate, of the ratio of loss to amount insured, of the fire business of all our companies. We have the means of giving conveniently only the last eight years.

YEARS.	Loss.	Amount insured.	Loss per \$1,000.
1857, . . . . .	\$978,881	\$348,065,668	\$2.81
1858, . . . . .	645,327	347,580,662	1.86
1859, . . . . .	1,241,699	348,923,289	3.56
1860, . . . . .	1,493,941	379,624,707	3.93
1861, . . . . .	1,340,059	355,987,306	3.76
1862, . . . . .	1,644,024	385,489,258	4.26
1863, . . . . .	991,195	403,073,355	2.46
1864, . . . . .	1,779,458	452,226,994	3.93
Average, . . . . .	\$1,264,323	\$377,621,405	\$3.85

The following is a summary of the risks returned by all the home companies, as outstanding on the 1st of November, of the years 1863 and 1864 respectively, and the losses paid by them each year :

RISKS AND LOSSES.	1863.	1864.
<i>Marine Risks.</i>		
Stock Companies, . . . . .	\$44,231,950 00	\$46,338,562 00
Mutual Marine and Mut. Fire and Marine,	40,181,578 00	82,620,082 50
Total Marine, . . . . .	\$84,413,528 00	\$78,958,594 50
<i>Fire Risks.</i>		
Stock Companies, . . . . .	\$167,626,237 47	\$218,055,451 46
Mutual Fire and Marine, . . . . .	12,155,814 00	11,474,822 00
Mutual Fire, . . . . .	223,291,304 19	222,696,720 98
Total Fire, . . . . .	\$403,073,355 66	\$452,226,994 44
Total Risks, Fire and Marine, . . . . .	\$487,486,883 66	\$531,185,588 94
<i>Marine Losses.</i>		
Stock Companies, . . . . .	\$2,077,753 55	\$1,545,590 46
Mutual Marine, &c., . . . . .	3,339,142 17	2,275,753 42
Total Marine Loss, . . . . .	\$5,416,895 72	\$3,821,343 88
<i>Fire Losses.</i>		
Stock Companies, . . . . .	\$630,121 70	\$1,220,042 76
Mutual Fire and Marine, . . . . .	46,843 63	137,668 39
Mutual Fire, . . . . .	314,229 73	421,747 46
Total Fire Loss, . . . . .	\$991,195 06	\$1,779,458 61
Total Loss, Fire and Marine, . . . . .	\$6,408,090 78	\$5,600,802 49

To our domestic stock companies, one—the Bunker Hill, of Charlestown, with a capital of \$100,000—has been added during the year. Another—the Dorchester—with an equal capital, has determined to close its business, and divide its capital, somewhat impaired. Thus there remain, as last year, 33 companies, with an aggregate capital of \$6,651,000. Their aggregate surplus over capital, all debts, and the estimated amount necessary to re-insure all outstanding risks, is about \$4,000,000. Only two companies, besides the Dorchester, are without a surplus, and in neither of these cases is the capital impaired to the extent of 25 per cent.

The class of Mutual Marine and Mutual Fire and Marine Companies will be reduced to 12 by the retirement of the Alliance, of Boston, which has re-insured its risks, and is winding up its affairs.

Of the 59 purely Mutual Fire Insurance Companies, the condition is about the same as last year. Some of them are among the most stable and prosperous offices, furnishing insurance as nearly perfect as any but the largest stock offices, and at a far cheaper cost. Others are by no means worthy of the name of Insurance Companies, although their returns, from year to year, may show no losses, or none worth speaking of. The only fault of a great many of these companies is the smallness of their business. They are managed with great care and economy, but a single fire, or a not very uncommon succession of fires would insure their extinction.

Experience continues to show that, as a whole, our system of mutual fire insurance is a decided success, and only needs to be properly organized to be most largely and profitably extended and secured against all mischance. This is illustrated by the following aggregates of the business for the last nine years :

*Risks, Premiums and Losses, of all the Mutual Fire Insurance Companies of Massachusetts for Nine Years.*

Y E A R .	Risks.	Cash premiums.	Losses.
1856, . . . . .	\$188,858,848	\$724,974 27	\$415,862 28
1857, . . . . .	200,035,464	804,183 87	412,060 00
1858, . . . . .	204,783,847	828,592 06	208,296 72
1859, . . . . .	218,887,546	912,752 60	876,541 48
1860, . . . . .	221,982,165	900,869 79	456,676 05
1861, . . . . .	218,558,361	758,312 07	849,265 85
1862, . . . . .	218,085,635	715,083 63	846,725 95
1863, . . . . .	223,291,304	744,008 60	814,229 78
1864, . . . . .	222,696,721	916,148 49	421,747 46
Average, . . . . .	\$212,452,766	\$811,095 54	\$366,760 61

The average ratio of losses to the cash premiums in these years was about 45 per cent., and in no year did it exceed 58 per cent. The cash premiums that have been paid have certainly been no higher, on the whole, than they would have been in stock companies, and of their \$7,299,859.88 thus paid, more than \$2,300,000 has returned to the insured in dividends. That is, on the average, they have saved full 80 per cent. of their money, or realized that profit as co-insurers.

Let us pause here a moment to consider the social and political significance of keeping \$250,000 per annum in the pockets of the people, instead of pouring it as a perpetual annuity into the purses of a few capitalists. The grand immediate, if not ultimate, aim of our social and political institutions is, the equal distribution of wealth, so far as it can be effected by securing to every man the full fruits of his own labor and capital. The capital of joint stock insurance companies, more than that, probably, of any class of stock corporations, tends to consolidate in a few hands. The reason of this is, that no matter how many stock companies are created, the business is always tending to concentrate itself in a few, because, from its very nature, the larger the amount insured by any company, other things being equal, the safer or more perfect is the insurance to the insured, and the lower the premium can be with safety to the company. This tendency must leave some companies so much without profit as to depreciate the stock,

and the poorer stockholders will be the first to sell out to those who can better carry the burden. Again, the more business a company does, the less need it has of its stock capital; and after awhile a point is reached when that capital runs no appreciable hazard, while its profits are enormous. It is of course withdrawn from the market, and runs hardly any more chance of subdivision than an entailed estate. Its price, if ever divulged, frightens all investors who do not understand the science of insurance, and it is absorbed by a few of the wealthiest men, who never even "water" it, except for their own amusement and the mystification of the public. If observation and experience are to be our guides in prophecy, we may say with great confidence, that if no more stock companies are created in this Commonwealth, the insurance capital will be in fewer companies, and in far fewer hands, fifty years hence than now. Suppose there are 33 companies and 3,000 stockholders now. We may reasonably expect that in 1915 there will be not more than 15 companies, nor more than 1,000 stockholders. And we think it far more likely there would not be 500, and five-sixths of the capital in the hands of less than 50. Suppose the capital stock were to remain the same as it now is,—and there would be less need of it, and it would really *earn* not half nor one-quarter so much, if the business were all in 15 companies,—its profits on the present amount of business would be greater than now. These 15 companies might do all the business now done by all the Mutuels, and only diminish the hazard of the capital, already very small, while it would add to its profit, already extravagant, 37 per cent. per annum. This, as the stock would be distributed, would amount to giving to fifty men, already rich, \$4,000 per annum apiece for next to no service rendered. For in that state of circumstances the insured, after all, really insure each other, and the stock capital has only a little more to do with securing the indemnity than it has with insuring the people of the moon against earthquakes.

In other words, the real risk of the capital has become too trifling to be considered in relation to its profits. It is only when a capital insures a single risk that it feels the full burden of the insurance. When a second risk is added, the two, to a certain small extent, insure each other, and the burden on the

capital is correspondingly relieved. But with an equitable premium there is still, at the outset of such insurance, only the slightest shade over an even chance of any profit. As risks are multiplied, the burden is taken more and more off the capital, till at last the regular stream of income stands so high above the fluctuations of loss, that the policy is far safer, even without the stock capital, than it was with it when the amount insured only equalled the capital, or only four or five times exceeded it, and a substantial certainty of profit becomes developed.

The point we are calling attention to is, that this stock system, however well it may serve its purpose of furnishing a sure indemnity, inevitably tends to the creation of a little knot of insurance princes, with perpetual pensions, as the reward of services long since terminated.

It is idle to think this result can be prevented by chartering new stock companies. Such companies, starting even with abundant capital, in the presence of other companies that have gone beyond the need of capital, cannot attain business at remunerative rates. The chances against their success are vastly increased by the existence of companies having annual incomes perhaps larger than their entire stock capitals. These companies, without any peril to their capital stock, but only a slight diminution of dividend, can put rates down so as to leave new companies, doing business at the same rates, a very serious chance of making no dividends at all. They will of course exercise this advantage, but only on the occasions that will tell most against their young rivals. Hence it may be confidently predicted, that for every new company that succeeds, one of the weaker old ones, that might otherwise have held on, will go out of existence. There is no more use in warring against the laws of chance, than against any other part of arithmetical science. Unless we can so improve our mutual insurance system as to make it as safe and convenient as stock insurance to the insured, nine-tenths of our business, with a clear profit of half a million a year, will by-and-by go to stock offices that are too large to need their capitals. And it is to be feared that not half of this pension to insurance princes will be disbursed in this Commonwealth, for we have not yet any stock companies that could safely dispense with their capitals, nor, as things are

now going, do we seem likely to have very soon. The pensioned princes will be stockholders in New York or Connecticut corporations, if they do not reside in those States. A wise and free people, it appears to us, will submit to nothing of this sort, if they can avoid it.

We believe all that is necessary to save nearly the whole profit of fire insurance in the pockets of the insured, in other words, to furnish insurance to all at prime cost, is a proper organization of our mutual companies. As one company, instead of sixty, they would defy not only conflagration but competition. Yet no power except that which created them can make them one—and perhaps not even that. But we think that power can enact a law which will make them better than one, and with their own consent.

The plan we propose is a State guarantee, given on specific conditions, to each company that will accept it, against an excess of loss in any year over four-fifths of the cash premium of the year, the State to be indemnified for this guarantee by an annual contribution of the company to a guarantee fund. In other words, the companies are to insure the property, and the State is to insure the companies. We think the State can afford to insure the companies on such terms that none of the companies can afford to go uninsured. This will be equivalent in point of security to the strongest insurance ever enjoyed in any country—that of its government; and at the same time it will be attended with far less expense to the insured and trouble to the government.

A plan like this in its principal features was roughly sketched in a bill that was rejected last year. (House, No. 344.) We now propose to obviate the objections which proved fatal to the passage of that bill, by graduating the annual tax or contribution to the guarantee fund, so as to make it correspond as nearly as may be to the value of the risk assumed by the State in regard to each company, and to leave it optional with each company whether it will accept the guarantee under the Act or not.

In our last Annual Report, (Part I., page lxi,) we gave a table comparing the excesses of loss over four-fifths of the cash premiums in eleven years, with the results of a tax of one cent on every hundred dollars insured on real estate, and five cents



on personal property. Such a tax would have produced a fund ample to indemnify the State for maintaining the solvency of all the companies. Yet it is to be remembered that the moment the State gives such a guarantee, its tendency to strengthen the companies by increasing their business goes to diminish the ratio of excesses of loss to the proceeds of the tax.

In preparing that table, a few companies were included that did not pretend to take cash premiums fully adequate to the risks, and the excesses of loss were estimated as if they had taken such. The tables we now give include the same companies for the last nine years,—all for which we have full data in a convenient shape—and the excesses of loss in them over  $\frac{1}{2}$  the cash premiums actually received, in all cases. This makes the aggregate of excesses a little greater than they were represented last year. They would undoubtedly have been somewhat less if the companies had been under the regulations we propose as conditions of the State guarantee. Instead of the tax we proposed last year, we now propose to divide the companies into three classes, the first to consist of companies having less than \$2,000,000 insured, to pay a tax to the guarantee fund of five cents on every \$100 insured on dwelling-houses, and ten cents on other buildings or personal property. The second to consist of companies having \$2,000,000 insured, and not over \$6,000,000, to pay a tax of two and four cents on each \$100 insured as above. The third class to consist of companies insuring over \$6,000,000, to pay one-half cent and one cent on each \$100 insured as above. We present three tables to illustrate this subject, so far as the experience of the companies for the last nine years can throw any light upon it. Table I. gives all the mutual companies, arranged in six classes, with the number of companies in each class, and the aggregate amount insured by it each year, specifying how much of the total risk for the nine years was on real, and how much on personal estate. This table shows how the smaller companies have been dwindling, while the larger ones have increased their business a little without increasing their numbers. On the whole, the number of the companies has diminished a little, and the aggregate business has increased in about the same proportion.

Table II. gives the number of companies in each of the same classes, that have had to pay losses beyond four-fifths of the cash premiums received in the year, and the amount of the excesses. Also the average excess to each of the companies having any to pay. Also the average to each company in the class, or the value of the chance of having to pay an excess in any year, without regard to number of policies or amount insured. Also the average percentage of excess of loss in each class to the amount insured. It is apparent that this percentage decreases, but not uniformly, as the amount insured increases. In respect to this, the classes naturally group themselves into three, as represented in Table III. And we have there given a comparison of the excesses of loss as they arose in these three classes, with the results of a tax of five, two, and one-half cents on \$100 of real estate, and twice as much on personal, in each of the classes respectively. If our data had enabled us to distinguish dwellings from other real estate, and place the latter with personal property, the tax would have been some larger, but the increase in each class would have been in nearly the same proportion.

It is plain enough that such a tax would have indemnified the State for meeting the excesses of loss that actually occurred, with a margin for profit. It is equally clear to us that, in the cases of many companies that were so fortunate as not to have excesses of loss to pay, the members would have received little, if any, less dividend if the tax had been paid, because it would have curtailed the other expenses. As no company can, at the beginning of the year, be sure that its losses and expenses will not exceed its cash premiums, and drive it either to anticipate the premiums of future years, or assess its notes, either of which must more or less injure its business, insurance against such an event has a value, and a proper price paid for it is in no event lost. We think, if the State makes the offer to insure the companies against excess of loss on the terms proposed, and any single company should accept it, and no more, the State would not be the loser, while the company would certainly become the best and most desirable to insure in of its class, and perhaps of any class. It costs about \$14, paid in advance, per \$1,000, to get a seven years policy on an average dwelling-house in one of our best mutual offices, besides a

premium note. This is equivalent to about 23½ cents in cash per annum on each \$100 insured. In any of the companies in the third class there are vastly more chances of receiving back a dividend than of being assessed on the note, or that the company will fail. Still, there is *some* chance that the note will be called on, or it might as well be dispensed with. What prudent policy-holder would not readily relinquish the half cent a year from his dividend to insure himself against assessment, and everything worse, and save himself the trouble of giving, and the company of taking, a note? A poor mutual company stands, perhaps, twice as much chance of failing as a house does of burning, and the best, probably, one-tenth as much. If you can afford, then, to give twenty cents to insure your house, you can afford to give two cents to insure the company that insures your house, and you cannot afford to neglect getting the company insured, if it can be done for half a cent, by any underwriter as responsible as the State of Massachusetts.

It is very true that a nine years' basis of experience is not broad enough to build an act on to commit the State to a definite tax for all time. But it is broad enough for a hopeful experiment; and if, after three or four years of trial, the ratio of tax is found too low to indemnify the State, it can be raised, and of course the policy-holders will readily consent to it, just as higher rates are always paid more cheerfully after great fires than lower ones before them.

A slight inspection of the following tables will show that a good many mutual fire insurance companies have died in nine years. A small number of these have died of bad faith in the management. But a large part of them died of pure bad luck and want of capital. They ran as honestly for the good as their rivals that succeeded. All at first relied, in case of bad luck, upon a capital of premium notes. If the bad luck came early, the notes proved a poor support. The directors either borrowed money, hoping insanely—and not too honestly—to attract new business to repair the old, or they assessed and partially failed to collect. In either case the business fell off, and, except in a few almost miraculous instances, the company dwindled into hopeless bankruptcy, or it shivers on the verge of it now. If the bad luck did not come, and the notes were not tested, the business increased; and by taking long policies payable in

[See page xvi]

TABLE I.  
*Classification of the Mutual Fire Insurance Companies of Massachusetts in regard to the amount insured.*

YEARS.	1			2			3			4			5			6			Total amount insured.	Total number of Companies.
	Under \$1,000,000.			Between \$1,000,000 and \$2,000,000.			Between \$2,000,000 and \$3,000,000.			Between \$3,000,000 and \$4,000,000.			Between \$4,000,000 and \$6,000,000.			Over \$6,000,000.				
	No. of Comp.	Amount Insured.	No. of Comp.	Amount Insured.	No. of Comp.	Amount Insured.	No. of Comp.	Amount Insured.	No. of Comp.	Amount Insured.	No. of Comp.	Amount Insured.	No. of Comp.	Amount Insured.	No. of Comp.	Amount Insured.				
1856,	19	\$9,449,043	12	\$15,276,403	7	\$16,447,513	6	\$30,493,033	3	\$14,369,720	11	\$103,613,007	53	\$179,648,769						
1857,	20	9,116,340	13	17,319,831	8	19,594,637	8	27,373,979	2	9,235,404	11	106,070,791	62	189,260,993						
1858,	18	8,979,814	13	17,790,214	8	19,600,083	8	27,274,937	2	8,544,843	11	109,324,009	60	191,413,389						
1859,	16	7,700,183	13	18,188,980	8	19,984,197	8	25,970,155	5	22,989,767	10	109,399,376	60	204,181,958						
1860,	17	7,849,794	13	17,431,147	9	23,370,065	7	23,393,977	5	24,967,831	10	116,062,923	61	219,065,037						
1861,	18	9,173,644	12	17,644,363	7	18,724,814	5	16,508,499	5	25,151,783	10	121,439,033	57	208,637,136						
1862,	16	7,702,853	11	15,466,868	7	17,762,496	5	16,736,513	4	19,637,476	11	131,500,841	54	208,807,043						
1863,	16	8,194,025	10	14,306,813	7	17,835,045	5	17,438,843	4	20,184,710	11	135,324,089	53	213,273,024						
1864,	15	7,810,892	9	12,307,313	7	16,602,524	5	17,342,603	3	14,674,971	11	137,462,635	50	206,900,888						
Totals,	155	\$75,981,588	106	\$146,221,127	68	\$168,921,373	57	\$192,591,378	33	\$159,756,005	96	\$1,070,086,754	565	\$1,813,488,235						
Real Estate,	-	60,124,496	-	118,690,796	-	140,833,324	-	169,387,033	-	123,811,011	-	947,443,405	-	1,559,790,554						
Personal Estate,	-	15,857,102	-	27,530,332	-	28,087,849	-	23,194,245	-	36,444,994	-	129,643,349	-	253,697,671						

TABLE II.  
*Excesses of Loss over four-fifths of the cash premium, in each class of Table I.*

YEARS.	1		2		3		4		5		6		Total Number.	Total Amount.
	No. of Cases.	Amount.	No. of Cases.	Amount.	No. of Cases.	Amount.	No. of Cases.	Amount.	No. of Cases.	Amount.	No. of Cases.	Amount.		
1856,	3	\$7,675 26	3	\$5,638 84	-	-	1	\$4,438 77	1	\$1,331 39	1	\$14,141 59	9	\$33,125 35
1857,	4	2,884 14	7	12,971 24	1	\$3,137 25	4	16,436 47	2	19,788 29	1	2,451 48	19	56,968 87
1858,	1	8,368 83	1	251 28	2	3,524 05	1	136 89	-	-	-	-	5	12,379 00
1859,	2	5,063 61	5	10,799 72	-	-	2	8,218 39	-	-	-	-	9	24,081 73
1860,	4	4,786 02	4	11,059 03	2	10,638 23	1	2,180 33	1	641 60	-	-	12	29,205 30
1861,	3	4,196 57	2	1,425 20	-	-	2	4,466 84	2	9,019 34	1	4,055 51	10	23,163 56
1862,	1	240 62	4	7,210 75	2	4,889 57	-	-	1	3,692 47	-	-	9	16,033 41
1863,	4	7,761 02	1	2,998 03	1	1,830 89	-	-	-	-	-	-	6	19,589 94
1864,	1	1,220 56	1	7,627 20	1	6,569 75	-	-	1	6,024 11	-	-	4	21,441 62
Totals,	23	\$49,194 63	28	\$59,280 84	10	\$30,569 74	11	\$35,877 69	8	\$40,297 29	3	\$30,648 58	83	\$238,988 77
Average Excess,	-	1,534 55	-	2,117 14	-	3,068 97	-	3,261 61	-	5,049 66	-	6,892 86	-	2,753 90
Avg'e to each Co. in the class,	-	272 22	-	559 25	-	449 85	-	629 43	-	1,233 55	-	215 09	-	405 29
Average percentage of excess of loss to amount insured,	-	.0655	-	.0405	-	.0181	-	.0136	-	.0263	-	.0019	-	.0126

TABLE III.

*Excesses of loss over four-fifths of cash premium, compared with contributions to guarantee fund, in three classes.*

YEARS.	Class I.		Class II.		Class III.		TOTAL OF ALL CLASSES.	
	COMPANIES INSURING UNDER \$2,000,000.		BETWEEN \$2,000,000 AND \$6,000,000.		OVER \$6,000,000.			
	Excess of loss.	Tax of 5 cts. on \$100 insured on real estate and 10 cts. on personal.	Excess of loss.	Tax of 3 cts. per \$100 insured on real estate and 4 cents on personal.	Excess of loss.	Tax of 1-2 ct. on \$100 insured on real estate and 1 cent on personal.	Excess of loss.	Tax.
1856,	\$13,312 16	\$14,674 24	\$5,670 16	\$12,366 23	\$14,141 59	\$5,820 29	\$33,125 35	\$32,860 75
1857,	15,155 38	16,412 49	39,363 01	13,579 49	2,451 48	5,937 27	56,968 87	35,929 25
1858,	8,618 06	16,336 70	3,660 94	13,164 77	-	6,094 39	12,279 00	35,595 86
1859,	15,863 33	15,611 68	8,218 39	16,357 00	-	6,066 16	24,081 73	38,034 84
1860,	15,845 05	15,109 06	13,460 25	16,945 70	-	6,421 26	29,305 30	38,476 02
1861,	5,621 87	16,192 04	13,436 18	13,821 63	4,055 51	6,740 63	23,163 56	36,754 40
1862,	7,451 37	13,666 57	8,532 04	12,064 49	-	7,337 78	16,033 41	33,068 84
1863,	10,759 05	13,267 27	1,830 89	12,420 85	-	7,509 93	12,539 94	33,198 05
1864,	8,847 76	11,525 00	12,593 86	11,012 89	-	7,708 71	21,441 62	30,246 60
Totals,	\$101,475 47	\$132,795 05	\$106,864 73	\$121,733 09	\$20,648 53	\$59,636 47	\$223,968 77	\$314,164 61

advance, a capital was accumulated, especially if the dividends were not too liberal, which is now capable of sustaining any ordinary bad luck. And in a number of cases an unsound argument has been so well plied as to produce a set of sound companies.

We have, probably, not less than ten mutual fire insurance companies which are as reliable, considering the amount of their cash income, their available cash reserve, and the safe distribution of their risks, to say nothing, of course, of their premium notes, as any ten of our stock companies. The State can afford to guarantee any or all of these companies against the necessity of assessment on the notes, or anticipation of future premiums, for a mere trifle; and by the same token they are, many of them, pretty reasonably safe without any such guarantee. Now the question may arise, why will not these companies suffice? Why may they not absorb 'most of the business, since they would only grow the safer by it? It is certainly true that they could safely divide among themselves, or share with each other, all the single fire risks in the Commonwealth, which do not exceed \$100,000 exposed to destruction by one fire. They need leave to other offices only risks that seek insurance in excess of that sum, or in excess of several times that, when they have obtained all the others. If single stock companies can accumulate risks by hundreds of millions, why may not our already stable mutual companies do so, and thus do all we need? The reason is undoubtedly to be found in the lack of motive power in the mutual companies. The executive officers of a mutual company are compensated by salary, which soon reaches a maximum, and they have no motive then to increase their labor. The policy-holders and unsalaried directors have an interest to limit expenses, but very little inclination to enlarge the business, because the dividends, the only profit to them, are very nearly as large as they would be if the company were larger. There seems no possible way of making mutual fire insurance companies compete, in point of growth, with stock offices, but to make the compensation of the executive officers depend upon the amount of business done; and to make this motive power as effective as that of the capital in stock offices, a considerable degree of the same evil must be incurred, and a pretty large portion of the money that

should return to the insured must go to the officers and their assistants.

A mutual fire insurance company is usually started to utilize or make a place for certain persons. It does not follow that, because they have been unsuccessful in other business, they will be in that; their compensation at first is usually an exceedingly small salary, and that only; and it stares them fully in face that, unless they are cautious in taking risks, there will soon be an end of that little. Hence the large number of small companies that are so wonderfully incombustible. The officers increase their popularity and their salaries by adding only the safest risks, and perhaps, in three cases out of four, go through a series of years without the necessity of intermitting dividends, and sometimes reach the point of stability beyond which they have no motive to grow. The disastrous experiments have mostly been those where the compensation of the officers has been partly or wholly a commission on the premiums, and the motive of immediate gain has been too strong for caution. These companies have speedily shot by one or two millions insured, and setting the plain principles of the business at defiance, have come to inconsolable grief. With no motive operating on the officers and agents to induce them to take policies except to increase the stability and surplus of the company, so as to enable it to pay higher salaries, they would labor, as many have, to enlarge the company up to the point of the largest salaries to be expected, and then hold their own. This would insure a safer though slower growth, and, under the system of State guarantee, a larger number of small companies would do what a smaller number of large ones might do without it, if they had the motive.

Besides the dangerously unsound basis on which mutual fire insurance companies have started, the commission system has thrown upon them not so much property as proprietors that ought never to have been insured. This is what has carried many of them down, and probably made most of the excesses of loss over four-fifths of the cash premiums. Under regulations which leave no motive except to healthy growth, and secure the best judgment of the officers in favor of the interests of the body of policy-holders, we think the State can offer the guarantee proposed to all our present companies, and to any



new one starting with not less than \$500,000 insured, and that the result would be a set of sound local companies that would absorb nearly all the fire insurance business of the State in the course of another ten years, and thus would, by-and-by, \$500,000 per annum be retained in the pockets of the multitude, which would otherwise go to swell the opulence of a very few men—and perhaps some of them misers or idlers.

We have not proceeded to urge upon the attention of the legislature this scheme, in its present shape, without some support from the class of companies directly interested. As we speak in the interest of policy-holders and the public, it is not to be expected that we should have the support of the officers of all classes of companies, and least of all of those mutual companies that feel themselves as strong as they need be. For the same reason that we cannot expect their support, their opposition should count for very little. In regard to this scheme, they do not at all represent the interests of their policy-holders, but exclusively their own. But they very well know that if the law we propose is passed, the interests of their policy-holders will govern in the end.

With the view to draw out the opinions of the officers of mutual fire insurance companies as to the best thing to be done for the security and extension of the business, and to bring about a practical remedy of the evils which have afflicted it, we addressed the following circular to the presidents of all the companies:—

OFFICE OF INSURANCE COMMISSIONERS, }  
BOSTON, October 15, 1864. }

*To the President of the ——— Mutual Fire Insurance Company:*

Sir,—The undersigned, for two years past, have deemed it their duty to recommend to the legislature various measures designed to provide against certain evils incident to our system of mutual fire insurance, as at present organized. These have mostly failed to attain the form of law, and probably, as we think, for the want of support from the companies interested. The active opposition has been confined to a very few companies, and has obviously grown out of circumstances peculiar to themselves.

Of the \$223,291,304 at risk in mutual fire insurance companies a year ago, \$125,524,090 was in eleven companies, none of them having less than \$6,000,000. In any of these companies, the probability of the losses in any year exceeding the net income of the year from cash pre-

miums is quite small; and, since the cash premiums are paid largely in advance, and a considerable surplus is allowed to accumulate, there is still less probability that any necessity will arise of assessing the premium notes. Though none of this insurance is so safe that it could not be made safer, yet it may reasonably be considered as safe, on the whole, as that of undoubtedly good stock companies, while it is, on the average, much cheaper to the insured.

The case is different with most of the other forty-eight companies that existed a year ago, and of which, perhaps, forty-five are still in active operation. They insured in the aggregate \$87,767,214, ranging from less than \$200,000 to a little over \$5,000,000 each. Some of them have accumulations of cash assets that are larger, in proportion to the amount of their business, than those of larger companies; and this is a valuable safeguard. But in any of them there is a considerable, and in some a very large chance that the losses of a year may consume the whole of the cash advance premium, and require a resort to the premium notes. Experience has too clearly demonstrated that the premium notes and liability to further assessment do not constitute a capital *sufficiently available for insurance purposes*. Business is evidently falling away from all the mutual offices where there is danger of assessment, and with the best of reason. No stock company is allowed to invest any of its capital in merely personal securities; and, if it were, and did invest any considerable portion of its funds in notes on demand as *small* as the premium notes of mutual insurance companies, no sane person would take its policies.

Yet, if some plan of union or co-insurance among these companies, which, probably, still have policies outstanding to the amount of more than \$75,000,000, could be adopted, there might be ample security without any premium notes. The cash receipts (not including assessments collected,) of these companies during the year ending November 1, 1863, were \$334,053, their expenses were but \$74,275, or about 22½ per cent.; and all the losses of the year, including claims unadjusted (and perhaps, some returned as paid in the year which had occurred previously,) were but \$146,164, leaving a surplus of \$113,614 for dividend, or about 34 per cent.

The cash receipts of the eleven companies insuring \$135,524,090 were \$530,797, making their average gross premiums about 39 cents on \$100. The similar receipts of the forty-eight companies insuring \$87,767,214 were \$334,053, making their average gross premiums about 38 cents on \$100. Though the premiums of the smaller companies appear to be a little lower, the property they insure is undoubtedly on the average more hazardous, and belongs to a class of people who generally more need insurance.

These figures indicate that there are materials scattered over this Commonwealth, which, if they could in some way be brought under the *e pluribus unum* principle—the principle which is fundamental and vital to all *mutual* insurance—would yield an insurance product that would be in the highest degree safe and useful—and that, without diminishing by one cent the income of any person employed in the business. Such an organization or arrangement would not only create a positive good, but annihilate an intolerable evil, to wit: the perpetual breaking down and going into *everlasting* insolvency and liquidation of local mutual fire insurance companies.

Under these considerations the undersigned respectfully invite all those mutual insurance companies in this Commonwealth, whose officers have not made up their minds that their condition cannot be bettered, to meet at this office, by one or more representatives, on Tuesday, the 15th of November, at ten o'clock, A. M., to consult together on the question, whether anything can be done to establish the business on a safer basis.

ELIZUR WRIGHT,

GEO. W. SARGENT,

*Insurance Commissioners.*

This call was responded to by nineteen companies, having together \$70,000,000 insured, each of which was represented by one or more of its executive officers. It appeared to be admitted by the representatives of all but seven of these companies that there is a great evil to be remedied. The rest, without pretending that all or even half the companies furnish any security to policy-holders that deserves to be called insurance, strenuously contended that their own companies are too safe to need or be benefitted by any legislation whatever. They would only advise to have weak companies wound up, and no new ones started. Three plans were proposed and discussed. 1. The uniting of weak companies in sufficient numbers to make strong ones. 2. The formation of a co-insurance fund, from which each company could draw in case of excessive loss. 3. The obtaining a State guarantee by paying a tax adequate to the risk assumed by the State. The first two plans were deemed impracticable, and a majority of eleven companies to seven decided in favor of the measure we have advocated above, every company being left its option whether to come under the Act or not. One company appears not to have voted.

We do not consider that it practically makes any difference whether the law is made compulsory or optional. If passed, it will certainly be accepted by some companies at once, and very rapidly by all mutual policy-holders, who, at least as fast as their policies expire in companies without guarantee, will transfer them to those that have it.

Government insurance, or insurance by towns and cities, has often been proposed and earnestly advocated by men not destitute of financial knowledge, as likely to make insurance more useful both to the citizen and the government; but after giving the subject the most careful study in our power, we cannot recommend any more direct connection of political authority, in any shape, with the business, than what is here proposed. By some of the second-rate arbitrary governments of Europe, fire insurance has been practised with great benefit to their revenue, but a high price to the insured. So far as it has been tried by freer governments or municipalities, it has been to their serious cost, and has turned out a failure. The reasons of this difference of results are not very hard to divine. We can, however, divine no reason why the State cannot safely take the brunt of an excess of bad luck, and thus, for an adequate consideration, make itself a sort of balance wheel to carry a small company past a dead point, when, by the conditions of the law, the officers of the company must necessarily forfeit their places by an attempt to cheat the State.

We give a synopsis of the business and standing of the various classes of fire and marine insurance companies doing business in this State for the last two years, from which their progress may be seen, and the relation of their losses and expenses to the receipts. This gives a bird's eye view of what may be seen in detail in the appended abstract of returns and remarks. It will be seen that this synopsis is defective in regard to a small class of rather important companies, to wit: the "Mutual Fire and Fire and Marine Companies." This arises from the imperfection of Schedule B, attached to chapter fifty-eight of the General Statutes. The other schedules require a return of the premiums received in each year, specifying how much was in cash and how much in notes. Schedule B requires only the cash part of the premiums of any year. It does not ask the amount of notes received in each year, but only the amount of

[See page xxxix

TABLE I.—Synopsis for Two Years, ending Nov. 1, 1864, of Thirty-Four Home Fire and Marine Insurance Companies with Specific Capital.

NAME OF COMPANY.	Years.	A: Risk.	PREMIUMS.		Received for interest and from other sources.	Expenses.	Losses paid.	Dividends paid.	Surplus.	Deficiency.	Ratio of Expense to Prem. Re-ceived.	Invested in Government Securities.
			Received in Cash.	Received in Notes.								
American, Boston, . . . {	1863, . . . {	\$3,944,281	\$111,977	\$57,452	\$42,366	\$14,573	\$76,804	\$74,933	\$384,501	-	8.60	-
	1864, . . . {	6,257,425	91,438	106,955	41,446	16,417	59,675	75,042	304,323	-	8.27	\$108,940
Bay State, Worcester, . . {	1863, . . . {	1,917,218	12,358	-	7,920	8,911	6,583	6,446	5,686	-	47.82	-
	1864, . . . {	2,602,431	24,573	-	7,637	8,159	10,407	6,449	2,168	-	32.68	40,879
Beverly, Beverly, . . . {	1863, . . . {	243,200	12,459	15,584	1,628	1,410	7,426	-	5,565	-	5.08	-
	1864, . . . {	190,425	17,059	9,394	2,448	1,390	15,927	1,528	-5,096	-	7.14	-
Boston, Boston, . . . {	1863, . . . {	7,130,440	42,313	232,485	31,511	11,337	267,097	30,000	232,599	-	4.12	-
	1864, . . . {	7,454,960	26,404	198,317	36,631	12,506	206,377	42,000	247,238	-	5.59	-
Boylston, Boston, . . . {	1863, . . . {	11,304,539	37,288	372,188	48,607	32,438	299,490	90,000	358,334	-	7.92	-
	1864, . . . {	11,207,379	43,251	276,577	55,235	33,417	338,984	90,000	375,201	-	10.44	106,000
City Fire, Boston, . . . {	1863, . . . {	3,253,405	28,530	-	13,709	11,850	14,872	15,000	51,232	-	40.88	-
	1864, . . . {	4,090,914	30,419	-	17,268	10,540	29,223	17,500	46,312	-	34.64	109,840
Bunker Hill, Charlestown,* .	1864, . . . {	3,637,791	44,542	-	2,326	7,182	14,775	-	7,341	-	16.12	68,250
Conway, Boston, . . . {	1863, . . . {	4,370,804	57,515	-	9,291	13,290	28,835	10,266	149	-	23.10	-
	1864, . . . {	5,235,805	58,858	-	13,408	14,858	67,613	-	-	\$29,979	24.39	10,100
Dorchester Fire, Dorchester, . {	1863, . . . {	4,385,502	48,189	-	6,514	8,889	31,426	3,900	-	16,880	18.47	-
	1864, . . . {	4,401,017†	46,303	-	9,376	8,959†	50,885	-	-	38,981	18.12	-

1865.]

## PUBLIC DOCUMENT—No. 10.

xxiii

	1863, 1864,	\$7,871,595 9,074,700	\$43,846 80,399	- -	\$91,848 31,843	\$10,853 20,744	\$98,088 86,981	\$90,000 90,000	\$193,054 119,896	- -	15.77 30.64	- \$38,520
Elliot, Boston, . . . . .	{ 1863, 1864, {											
Equitable Marine, Provincetown, {	{ 1863, 1864, {	46,528 42,300	8,463 8,515	- -	1,203 1,482	706 923	2,176 6,133	2,000 6,000	36,533 33,686	- -	10.91 10.84	- -
Firemen's, Boston, . . . . .	{ 1863, 1864, {	13,150,931 14,067,983	80,533 99,843	- -	29,313 51,303	17,639 19,887	27,795 49,139	90,000 90,000	948,487 258,086	- -	19.69 30.07	- 175,660
Franklin, Boston, . . . . .	{ 1863, 1864, {	4,781,703 6,791,466	100,370 118,305	\$33,838 70,840	18,740 26,355	11,648 15,039	67,317 84,958	9,000 24,000	86,379 95,675	- -	6.31 8.08	- 30,300
Gloucester, (Marine,) Gloucester, {	{ 1863, 1864, {	818,718 246,140	- 1,537	27,553 22,007	3,601 3,698	2,708 4,669	18,433 7,316	4,000 10,000	20,680 28,629	- -	9.83 19.83	- 19,391
Hampden, Springfield, . . . . .	{ 1863, 1864, {	7,012,666 9,061,503	87,345 92,366	- -	10,012 11,185	14,786 21,251	40,801 64,781	12,984 9,135	12,896 1,426	- -	31.89 23.69	- 27,370
Howard, Boston, . . . . .	{ 1863, 1864, {	3,218,666 4,293,684	31,823 37,163	- -	10,982 13,775	5,718 12,363	5,045 27,657	10,610 13,003	34,762 27,006	- -	36.21 37.38	- 40,400
Lynn Mechanics', (Fire,) Lynn, . . . . .	{ 1863, 1864, {	13,000 13,575	81 817	- 436	2,929 5,759	808 1,125	183 29	5,580 5,303	19,459 21,908	- -	99.75 89.78	- 5,300
Manufacturers', Boston, (Fire and Marine,) . . . . .	{ 1863, 1864, {	23,753,358 27,323,707	150,465 141,390	509,153 306,608	53,895 89,991	31,116 30,660	408,181 246,132	130,000 130,000	679,425 818,515	- -	4.72 7.70	- 158,000
Massasoit, Springfield, . . . . .	{ 1863, 1864, {	8,632,308 11,961,319	76,436 120,839	- -	10,590 22,322	9,093 26,314	48,236 75,146	90 13,000	8,167 3,167	- -	11.86 23.34	- 98,435
Mercantile, (Marine,) Boston, . . . . .	{ 1863, 1864, {	1,762,350 2,454,449	763 1,615	113,657 136,108	26,823 33,755	11,965 15,173	65,445 101,160	30,000 33,000	172,535 369,133	- -	10.46 11.88	- 44,381
Merchants', Boston, (Fire and Marine,) . . . . .	{ 1863, 1864, {	13,032,718 14,068,918	137,734 184,506	33,009 25,906	50,027 50,255	30,046 26,513	72,861 39,301	90,000 100,000	324,203 948,700	- -	17.60 16.53	- 28,400

\* Commenced business March 3, 1864.

† All re-insured October 6, 1864.

‡ Including \$28,564.70 paid for re-insurance.

## Home Companies with Specific Capital—Continued.

NAME OF COMPANY.	Years.	At Risk.	PREMIUMS.		Received for interest and from other sources.	Expenses.	Losses paid.	Dividends paid.	Surplus.	Deficiency.	Ratio of Expense to Premium Receipts.	Invested in Government Securities.
			Received in Cash.	Received in Notes.								
National, Boston, (Fire and Marine,) . . . {	1863, 1864,	\$9,207,214 12,692,758	\$155,209 227,120	\$63,820 44,792	\$45,740 63,881	\$37,047 38,807	\$79,182 99,377	\$41,287 62,768	\$922,099 265,462	- -	16.53 13.69	- \$79,235
Neptune, Boston, (Fire and Marine,) . . . {	1863, 1864,	10,732,584 13,809,676	68,900 69,966	164,567 199,422	41,853 44,420	20,468 22,443	264,181 200,172	60,000 67,500	872,781 875,598	- -	8.79 8.33	- 46,880
North American, Boston, . . . {	1863, 1864,	7,364,013 9,128,143	47,174 57,795	- -	23,080 28,869	19,283 14,521	10,705 18,002	20,000 20,000	125,954 164,033	- -	26.04 24.63	- 58,306
Old Colony, Plymouth, (Fire and Marine,) . . . {	1863, 1864,	1,388,456 2,633,427	20,589 51,914	14,940 26,012	3,260 2,459	2,894 13,770	38,504 45,645	- -	- -	\$14,138 12,413	8.14 17.69	- -
People's, Worcester, . . . {	1863, 1864,	6,568,465 13,883,705	70,528 106,844	- -	13,579 22,052	17,373 26,680	28,924 90,645	8,947 11,845	78,687 99,333	- -	24.48 24.98	- 108,498
Prescott, Boston, . . . {	1863, 1864,	5,101,283 5,632,221	51,119 56,553	- -	8,916 11,498	13,463 14,898	24,832 22,762	6,000 8,000	23,434 29,525	- -	24.37 26.34	- 18,923
Salem, Salem, (Marine,) . . . {	1863, 1864,	669,571 677,293	723 2,697	35,043 20,339	7,004 8,416	4,069 4,368	26,584 8,547	8,000 10,000	25,169 44,026	- -	11.37 13.92	- 19,250
Shoe and Leather Dealers', Boston, (Fire and Marine,) . . . {	1863, 1864,	5,027,092 6,054,618	53,880 64,328	16,160 25,955	15,448 20,137	16,874 26,014	26,430 48,952	18,000 20,000	28,304 42,155	- -	24.08 26.81	- 51,575
Springfield Fire and Marine, Springfield, . . . {	1863, 1864,	22,463,780 27,928,104	138,316 268,803	- -	28,901 35,932	27,730 62,731	113,370 178,916	40,000 60,000	118,176 102,255	- -	14.72 23.33	- 112,992
Suffolk, Boston, . . . {	1863, 1864,	5,238,543 6,774,133	53,179 75,927	- -	12,435 17,240	14,192 18,804	28,365 59,846	- -	24,723 23,403	- -	27.20 24.76	- 76,370

TABLE II.—Synopsis for Two Years, ending Nov. 1, 1864, of Twelve Mutual Fire and Marine Insurance Companies.

NAME OF COMPANY.	Years.	At Risk.	Cash on Risks not terminated.	Premium Notes on Risks not terminated.	Expenses paid.	Stock Notes not overdue.	Losses paid.	Assets.	Liabilities.	Surplus.	Deficiency.	Invested in Government Securities.
Traders' and Mechanics', Lowell, { 1863, 1864,		\$1,488,931 1,793,945	\$12,885 16,433	- -	\$5,797 7,794	\$3,933 8,636	\$4,773 11,487	\$4,000 4,500	\$99,713 36,767	- -	17.87 92.12	- \$31,323
Washington, Boston, (Fire and { Marine,) . . . . . { 1863, 1864,		6,213,431 7,129,559	44,335 50,327	\$489,800 298,773	29,339 32,317	27,007 16,453	441,737 286,249	30,398 32,507	216,357 270,500	- -	5.05 4.74	- 125,745
Western Massachusetts, Pitts- { field, . . . . . { 1863, 1864,		9,728,614 10,760,500	114,318 156,586	- -	20,680 14,763	9,637 16,773	75,568 103,987	12,000 12,000	13,996 26,677	- -	8.43 10.14	- 25,375
Atlantic Mutual, Provincetown, . { 1863, 1864,		\$70,000 35,865	- -	\$3,334 6,113	\$1,742 2,635	\$100,000 100,000	\$2,930 4,574	\$133,624 146,374	\$26,493 32,212	\$7,131 14,662	- -	\$18,405
China Mutual, Boston, . . . { 1863, 1864,		4,949,353 5,023,386	- -	55,049 130,057	29,332 31,360	- -	494,135 316,275	673,309 616,378	555,665 504,419	122,645 111,959	- -	- 81,500
Commercial, New Bedford, (Old { Charter,) . . . . . { 1863, 1864,		424,134 92,564	- -	48,299 17,179	4,879 4,916	- -	73,001 -	244,989 244,149	36,204 21,543	208,785 222,601	- -	- 79,100
Commercial, New Bedford, (New { Charter,) . . . . . { 1863, 1864,		543,624 1,056,264	- -	59,841 126,547	617 1,613	157,500 160,000	19,609 66,109	240,358 314,970	30,031 87,183	52,927 67,787	- -	- -
Equitable Safety, Boston, . . { 1863, 1864,		7,223,652 9,380,156	\$5,536 15,539	246,232 247,111	36,671 37,593	- -	487,900 425,436	663,850 642,987	359,020 309,563	309,830 333,264	- -	- 103,289
Gloucester Fishing, Gloucester, . { 1863, 1864,		552,521 745,389	- -	28,070 39,436	1,150 2,190	114,000 155,200	- 82,865	- 137,029	- 4,650	87,179	- -	- -



*Mutual Fire and Marine Insurance Companies—Concluded.*

NAME OF COMPANY.	Years.	At Risk.	Cash on Risks not terminated.	Premium Notes on Risks not terminated.	Expenses paid.	Stock Notes not overdue.	Losses paid.	Assets.	Liabilities.	Surplus.	Deficiency.	Invested in Government Securities.
Hingham and Cohasset, Cohasset, {	1863, 1864,	\$71,700 53,325	-	\$2,448 1,785	\$110 185	\$15,550 11,150	\$603 -	-	-	-	-	-
Merchants', Newburyport, . {	1863, 1864,	675,227 924,793	\$949 -	27,603 34,928	2,436 2,770	94,000 94,000	39,248 13,459	\$166,398 183,398	\$72,379 76,206	\$510 13,124	-	\$16,750
Mutual Marine, New Bedford, {	1863, 1864,	1,468,312 732,557	-	143,171 66,168	7,798 6,189	-	144,287 72,317	487,646 523,941	405,237 315,311	62,410 208,629	-	48,380
New England, Boston, . {	1863, 1864,	19,248,399 20,113,044	28,783 56,407	452,907 339,145	55,137 53,522	-	1,070,870 830,413	1,141,252 1,046,399	665,397 625,938	476,855 430,160	-	231,965
Ocean, * New Bedford, . {	1864,	552,227	-	52,049	1,673	229,000	10,300	284,027	32,024	23,003	-	-
Pacific, New Bedford, . {	1863, 1864,	2,407,704 2,233,310	-	147,333 128,903	12,502 13,638	190,000 190,000	176,644 158,073	337,986 374,398	113,466 91,130	84,620 98,263	-	-
Union Mutual, New Bedford, {	1863, 1864,	3,944,685 3,097,104	-	262,814 310,837	8,709 11,960	-	150,239 128,629	620,647 769,282	408,922 453,320	211,725 296,052	-	98,475

\* Commenced business in March, 1864.

TABLE III.—*Synopsis for Two Years, ending November 1, 1864, of Fifty-One Home Mutual Fire Insurance Companies.*

NAME OF COMPANY.	Years.	At Risk.	Cash received for Premiums and Interest.	Expenses.	Losses paid.	Dividends & Returns Premiums paid.	Ratio of Expense to Premium Received.	Assets.	Liabilities.	Surplus.	Deficiency.	Invested in Government Securities.
Abington Mutual, Abington, . . . {	1863, 1864,	\$338,919 408,732	\$1,814 2,924	\$413 115	\$13 6	\$144 233	22.80 4.92	\$2,274 2,715	\$2,252 2,773	\$23 943	- -	- \$2,448
Annisquam Mutual, Gloucester, . . {	1863, 1864,	221,848 225,398	471 408	80 115	53 1,075	- -	7.34 122.80	3,061 2,753	- -	- -	- -	- 1,000
Arkwright Mutual, Boston, . . . {	1863, 1864,	3,082,940 3,786,480	31,237 37,600	5,321 6,365	11,047 3,576	14,474 17,016	17.61 17.62	20,824 34,828	14,604 17,970	6,220 17,567	- -	- 8,000
Attleborough Mutual, Attleborough, . . {	1863, 1864,	708,893 692,591	489 500	87 74	79 -	- 1	21.17 18.74	1,722 2,069	1,186 1,302	536 767	- -	- -
Barnstable County Mutual, Yarmouth Port, . . . . . {	1863, 1864,	2,880,812 2,010,006	9,990 10,439	1,159 1,081	- 2,802	5,128 4,503	14.63 13.46	29,338 32,583	19,016 19,520	10,321 13,013	- -	- 11,110
Berkshire Mutual, Pittsfield, . . . {	1863, 1864,	2,333,725 2,563,252	6,062 11,248	1,208 2,312	4,359 2,731	933 2,023	22.52 21.34	12,473 17,565	14,502 16,281	- 1,284	\$2,029 -	- 5,140
Boston Manufacturers', Boston, . . . {	1863, 1864,	10,172,215 11,678,281	97,653 112,897	10,941 13,420	26,830 60,303	65,237 44,188	11.76 12.68	84,777 78,841	46,260 84,469	38,517 -	- 5,828	- -
Boot and Shoe Manufacturers', Lynn, . . {	1863, 1864,	1,947,872 2,181,063	12,615 15,057	3,400 4,266	4,160 7,233	2,992 2,613	26.83 31.72	16,908 18,229	11,968 13,694	4,941 -	- 465	- 8,080
Cambridge Mutual, Cambridge, . . . {	1863, 1864,	1,713,293 1,855,149	9,122 10,374	2,577 2,807	269 314	2,942 2,428	33.37 37.18	25,880 30,772	14,160 16,162	11,720 15,611	- -	- 17,966

*Home Mutual Fire Insurance Companies—Continued.*

NAME OF COMPANY.	Year.	At Risk.	Cash received for Premiums and Interest.	Expenses.	Losses paid.	Dividends & Return Premiums paid.	Ratio of Exp'd to Premium Receipts.	Assets.	Liabilities.	Surplus.	Deficiency.	Invested in Government Securities.
Charlestown Mutual, * Charlestown, {	1863,	\$4,709,236	\$16,299	\$5,459	\$11,653	-	36.10	\$17,480	\$86,228	-	\$18,738	-
	1864,	-	3,090	1,920	7,654	\$762†	85.83	8,505	11,083	-	2,567	-
Chelsea Mutual, Chelsea, . . {	1863,	1,172,885	9,722	2,163	10,091	180	35.66	15,254	12,014	\$3,240	-	-
	1864,	1,128,187	7,787	2,625	10,392	367†	37.80	11,956	10,068	1,868	-	-
Citizens' Mutual, Brighton, . . {	1863,	2,168,536	6,350	1,857	2,434	637	37.23	20,338	14,879	5,959	-	-
	1864,	2,045,071	9,239	1,974	2,988	1,402	25.35	24,704	13,109	11,598	-	\$6,685
City Mutual, Roxbury, . . . {	1863,	537,210	1,981	358	1,823	313	24.12	6,332	4,075	2,257	-	-
	1864,	536,235	1,960	414	75	442	29.10	7,880	4,068	3,772	-	3,015
Cohasset Mutual, Cohasset, . . {	1863,	174,723	344	81	-	255	26.64	2,485	1,173	1,312	-	-
	1864,	186,196	524	111	28	237	31.54	2,911	1,304	1,708	-	200
Conway Mutual, Conway, . . . {	1863,	2,951,155	6,911	1,856	2,092	1,871	30.34	14,800	16,419	-	1,618	-
	1864,	3,075,807	10,682	2,548	2,015	2,909	26.07	17,969	18,313	-	350	549
Dedham Mutual, Dedham, . . {	1863,	303,870	4,077	353	-	1,371	22.39	6,129	2,855	3,275	-	-
	1864,	351,254	4,847	1,266	1,100	1,460	29.14	7,777	3,693	4,083	-	3,000
Dorchester Mutual, Dorchester, . {	1863,	5,418,380	18,472	2,645	7,845	3,496	20.75	42,914	45,447	-	2,533	-
	1864,	5,200,967	23,625	4,235	16,585	4,416	19.54	37,541	39,470	-	1,929	-
Essex Mutual, Salem, . . . {	1863,	1,072,650	4,886	559	607	2,424	17.34	27,800	12,530	15,269	-	-
	1864,	1,082,050	5,841	570	8,604	1,772	14.22	23,230	12,393	9,837	-	-
Fitchburg Mutual, Fitchburg, . . {	1863,	5,126,548	28,488	2,184	8,022	8,905	12.39	55,662	32,811	23,550	-	-
	1864,	5,553,893	31,699	3,011	10,378	9,950	10.55	66,064	35,415	29,539	-	-

Franklin Mutual, Greenfield, . . . { 1863, 1864,	\$1,849,593 2,067,955	\$6,000 6,971	\$1,151 1,305	\$1,845 1,736	\$1,927 1,468	22.38 26.78	\$15,750 17,217	\$9,616 10,563	\$6,184 6,654	- -	\$4,000
Hampshire Mutual, Northampton, . . { 1863, 1864,	3,735,535 3,632,130	11,948 12,760	1,502 1,562	6,218 1,382	5,576 5,010	16.33 16.60	35,769 40,987	27,141 26,707	8,618 14,280	- -	20,843
Haverhill Mutual, Haverhill, . . . { 1863, 1864,	2,851,008 2,437,360	5,048 4,727†	2,864 4,199	610 10,139	- 115†	59.32 94.10	9,016 10,113	19,641 16,764	- -	\$10,625 5,651	-
Hingham Mutual, Hingham, . . . { 1863, 1864,	3,372,311 8,605,992	23,694 31,309	3,579 3,962	5,210 5,177	11,539 13,316	19.50 17.06	100,373 109,981	58,472 61,395	42,401 48,585	- -	28,045
Holyoke Mutual, Salem, . . . { 1863, 1864,	10,880,736 11,808,009	69,021 78,631	12,811 16,453	29,738 33,969	11,100 14,838	25.37 25.16	154,462 169,376	76,244 83,323	78,318 86,084	- -	27,000
Housatonic Mutual, Stockbridge, . . { 1863, 1864,	1,221,957 1,421,559	3,033 6,096	493 868	2,520 2,380	493 697	16.37 14.52	1,880 3,401	10,108 8,638	- -	8,227 5,236	1,700
Lowell Mutual, Lowell, . . . { 1863, 1864,	674,770 750,377	3,184 3,901	978 995	745 371	- 101†	35.04 33.38	7,738 9,944	3,603 3,952	4,135 5,992	- -	7,350
Lynn Mutual, Lynn, . . . { 1863, 1864,	1,389,235 1,439,265	5,163 6,380	780 916	375 2,136	2,813 2,839	19.03 19.36	19,300 21,769	10,053 10,047	9,247 11,742	- -	4,000
Marlborough Mutual, Marlborough, . . { 1863, 1864,	988,760 897,589	1,955 1,008	255 300	1,650 1,093	- 84†	96.90 29.76	1,257 625	2,992 3,098	- -	1,664 2,473	-
Massachusetts Mutual, Boston, . . . { 1863, 1864,	15,579,685 15,703,685	56,275 63,123	10,631 10,096	11,157 14,918	30,505 26,667	52.40 47.19	289,644 298,426	67,104 68,119	232,440 230,307	- -	58,370
Mechanics' Mutual, Boston, . . . { 1863, 1864,	1,624,814 2,781,706	51,709 76,417	15,977 16,846	14,746 19,280	10,749 17,787	41.18 29.94	287,370 315,554	145,042 153,151	142,939 162,403	- -	48,037
Merchants' and Farmers', Worcester, { 1863, 1864,	10,823,697 11,771,172	52,452 70,504	10,524 13,781	30,123 33,466	9,533 13,277	22.13 21.92	92,535 103,190	72,532 79,621	20,003 23,569	- -	47,000
Merrimack Mutual, Andover, . . . { 1863, 1864,	3,803,404 2,621,444	8,908 10,167	2,695 3,009	912 1,954	375 133†	32.14 33.83	20,173 25,950	16,521 17,867	3,653 8,083	- -	21,000

\* Charter expired March 23, 1864.

† Return Premium.

‡ In addition to this, \$14,583 was received on assessment.

## Home Mutual Fire Insurance Companies—Concluded.

NAME OF COMPANY.	Year.	At Risk.	Cash received for Premiums and Interest.	Expenses.	Losses paid.	Dividends & Return Premiums paid.	Ratio of Expense to Premium Received.	Assets.	Liabilities.	Surplus.	Deficiency.	Invested in Government Securities.
Middlesex Mutual, Concord, . . . {	1863,	\$6,175,984	\$21,790	\$4,791	\$6,231	\$3,927	27.20	\$77,186	\$42,167	\$35,019	-	-
1864,	1864,	6,714,459	38,296	6,991	11,808	7,068	32.45	91,532	45,130	46,403	-	\$30,940
Milford Mutual, Milford, . . . {	1863,	479,212	1,191	543	5,031	-	61.01	2,912	4,325	-	\$1,413	-
1864,	1864,	446,533	1,310	248	1,165	58	21.02	2,731	2,727	5	-	-
Mutual Fire Assurance, Springfield, . . {	1863,	2,610,590	10,516	1,778	1,016	6,237	22.31	41,689	17,371	24,118	-	-
1864,	1864,	2,706,380	10,489	1,747	1,800	6,349	25.60	42,300	18,390	24,010	-	8,950
Mutual Protection, Charlestown, . . . {	1864,	261,600	3,063	257	-	-	8.39	3,373	1,901	1,472	-	3,315
Newburyport Mutual, Newburyport, . . {	1863,	745,660	1,895	232	-	-	20.83	13,614	4,408	9,206	-	-
1864,	1864,	766,060	2,225	254	-	137	16.34	14,538	4,471	10,067	-	4,705
Norfolk Mutual, Dedham, . . . {	1863,	10,799,209	27,852	5,078	11,669	8,581	22.05	89,603	81,875	7,727	-	-
1864,	1864,	11,202,360	32,639	5,968	13,536	9,553	23.24	93,118	81,721	11,397	-	16,530
People's Equitable Mutual, Taunton, {	1863,	2,039,221	1,954	1,419	2,219	-	29.26	5,081	14,046	-	8,965	-
1864,	1864,	1,585,249	52	1,486	278	-	534.61	2,087	16,546	-	14,368	-
Plymouth County Mutual, Plymouth, {	1863,	704,273	2,635	832	1,200	84	31.56	9,296	4,702	-	2,206	-
1864,	1864,	587,009	1,331*	1,478	2,019	286	80.70	9,290	6,790	2,500	-	-
Quincy Mutual, Quincy, . . . {	1863,	14,899,215	58,876	9,173	28,879	15,140	17.37	109,389	93,759	15,630	-	-
1864,	1864,	15,680,249	76,812	9,149	38,004	17,939	13.37	131,398	104,314	17,084	-	26,205
Salem Mutual, Salem, . . . {	1863,	1,237,650	13,450	1,203	79	10,498	9.80	23,502	11,901	11,601	-	-
1864,	1864,	1,339,450	12,374	1,377	6,687	7,729	11.79	19,973	12,098	7,945	-	3,180

Salisbury and Amesbury Mutual, { Amesbury Mills, . . . . .	{ 1863, 1864,	\$242,611 266,241	\$899 665	\$189 122	- -	- \$98†	15.64 24.90	\$989 1,396	\$899 1,932	\$120 -	- \$686	- -
South Danvers Mutual, South Dan- vers, . . . . .	{ 1863, 1864,	950,015 955,065	3,297 4,939	574 586	- \$25	1,695 3,112	30.30 17.78	23,938 25,362	9,180 9,187	14,758 16,175	- -	\$2,500 -
State Mutual, Boston, . . . . .	{ 1863, 1864,	1,068,998 1,011,023	5,717 7,170	4,252 3,841	374 1,898	5,355 2,613	95.10 89.00	17,521 16,870	10,177 9,553	7,343 6,817	- -	11,428 -
Traders' and Mechanics' Mutual, { Lowell, . . . . .	{ 1863, 1864,	2,486,650 2,687,780	13,918 18,930	2,164 2,898	939 2,518	1,937 3,963	21.57 18.72	42,730 53,484	23,545 23,710	19,165 22,774	- -	22,100 -
Union Mutual, Boston, . . . . .	{ 1863, 1864,	8,873,668 9,538,935	25,638 38,905	8,037 8,699	9,892 10,286	5,375 6,441	41.86 36.06	124,085 138,901	60,075 64,381	64,010 74,630	- -	35,690 -
Westfield Mutual, Westfield, . . . . .	{ 1863, 1864,	387,668 460,183	1,673 2,591	400 375	150 476	677 801	27.72 16.92	5,118 5,950	2,339 2,887	2,739 3,063	- -	2,528 -
Weymouth and Braintree Mutual, { Weymouth, . . . . .	{ 1863, 1864,	1,472,692 1,445,291	6,100 6,627	1,331 1,068	3,602 3,237	1,236 1,171	23.32 18.18	8,465 9,393	12,752 12,120	- -	4,287 2,727	2,140 -
Worcester Mutual, Worcester, . . . . .	{ 1863, 1864,	17,222,726 17,762,822	52,567 60,974	6,450 10,064	23,425 17,032	21,955 24,571	15.38 20.22	159,510 169,639	123,308 130,608	37,202 39,031	- -	17,063 -
Worcester Manufacturers' Mutual, { Worcester, . . . . .	{ 1863, 1864,	2,739,313 4,416,980	35,240 42,996	4,444 4,024	13,164 38,177	21,267 16,272	11.45 10.01	28,796 14,391	16,856 19,986	12,140 -	- 5,595	2,000 -

\* In addition to this amount, \$1,284 was received on assessments.

† Return Premium.

TABLE IV.—*Mutual Companies which do not require Cash in Advance equivalent to the Probable Risk, but settle by Assessment after the Loss.*

NAME OF COMPANY.	Years.	At Risk.	Cash Received.	Expenses.	Losses paid.	Assets.	Liabilities.
Bristol County Mutual, New Bedford,	{ 1862, 1864,	\$4,915,865 4,949,640	\$3,410 3,741	\$2,904 3,003	\$3,926 2,475	\$9,881 887	- -
Groveland Mutual, Groveland,	{ 1863, 1864,	816,387 858,424	3,069 110	500 500	130 523	350 200	\$600 1,400
Mutual Safety, South Reading,	{ 1863, 1864,	258,094 251,807	- -	- 229	752 792	- 300	- 800
Saugus Mutual, Saugus,	{ 1863, 1864,	3,928,575 2,188,735	3,103 1,999	64 256	634 4,008	173 1,272	2,243 5,973
West Newbury Mutual, West Newbury,	{ 1863, 1864,	1,406,515 1,516,440	1,900 -	181 1,973	450 1,100	168 75	150 1,250
Westford Mutual, Westford,	{ 1863, 1864,	387,409 457,584	961 277	36 76	- 3	- 87	- 1,155

TABLE V.—Synopsis for Two Years, ending November 1, 1864, of Sixty-Nine Foreign Insurance Companies doing business in Massachusetts.

NAME OF COMPANY.	Years.	At Risk.	PREMIUMS.		Received for Interest and from other sources.	Expenses.	Loans paid.	Dividends paid.	Ratio of Exp's to Premium Rec'd.	Surplus.	Deficiency.	Invested in Government Securities.
			Received in Cash.	Received in Notes.								
Adriatic, New York, . . . {	1863, 1864,	\$3,804,759 9,595,057	\$31,362 80,696	— —	\$7,508 12,280	\$15,483 27,389	\$10,080 40,964	\$6,000 24,000	49.36 84.56	\$3,393 —	— \$23,536	— \$61,000
Æna, Hartford, . . . {	1863, 1864,	115,516,479 163,206,657	1,480,055 1,950,435	— —	186,789 262,426	302,875 467,318	648,735 947,500	420,000 405,000	20.47 23.44	766,446 340,744	— —	681,986
Albany City Fire, Albany, N. Y., {	1863, 1864,	4,300,000 14,959,430	49,553 153,965	— —	9,442 15,941	18,571 42,237	16,386 92,291	11,830 16,668	37.48 22.95	1,968 —	— 22,646	— 58,875
American, Providence, R. I., . . {	1863, 1864,	5,964,156 6,490,003	75,199 96,939	\$14,941 6,322	32,991 14,300	18,804 16,202	46,210 74,800	30,745 15,529	20.86 15.68	88,683 86,997	— —	— —
American Exchange, New York, {	1863, 1864,	6,292,321 7,550,071	53,398 62,375	— —	10,674 15,524	12,162 14,113	30,292 22,863	— —	22.77 22.64	— 2,125	16,441 —	— 75,940
Arctic Fire, New York, . . . {	1863, 1864,	13,838,978 22,662,552	185,149 280,374	3,771 2,522	21,628 23,794	49,086 88,279	76,747 179,591	24,487 36,770	25.99 31.22	7,012 —	— 6,374	— 310,656
Atlantic Fire and Marine, Providence, R. I., . . . {	1863, 1864,	5,083,206 7,953,770	72,821 <sup>*</sup> 90,116	— —	14,115 14,508	18,960 22,943	45,637 57,194	10,056 16,294	25.89 24.79	1,181 3,588	— —	— 20,400
Atlantic Fire, Brooklyn, N. Y., . {	1863, 1864,	13,622,553 19,587,120	99,606 141,705	981 —	16,393 20,172	23,053 31,201	72,861 78,851	15,000 24,000	22.38 22.06	21,879 35,948	— —	— 261,600
Astor Fire, New York, * . . . {	1864,	8,370,006	50,780	—	16,103	18,427	45,702	7,500	36.32	2,061	—	109,428

\* Commenced business in Massachusetts in December, 1864.



*Foreign Insurance Companies doing business in Massachusetts—Continued.*

NAME OF COMPANY.	Years.	At Risk.	PREMIUMS.		Received for interest and from other sources.	Expenses.	Losses paid.	Dividends paid.	Ratio of Expenses to Premium Receipts.	Surplus.	Deficiency.	Invested in Government Securities.
			Received in Cash.	Received in Notes.								
Beekman Fire, New York, . . . . .	{ 1883, 1884,	\$6,833,846 10,181,891	\$48,385 71,618	-	\$7,540 20,152	\$20,639 25,842	\$7,613 28,894	\$17,346 18,080	42.66 36.08	\$8,923 18,608	-	\$43,000.
Charter Oak Fire and Marine, Hartford, Conn., . . . . .	{ 1883, 1884,	7,633,808 12,371,762	97,491 148,359	-	20,116 24,458	26,468 40,510	68,978 88,013	- 15,000	27.15 27.30	- 24,099	\$39,350	53,500
City Fire, New Haven, . . . . .	{ 1883, 1884,	9,398,168 10,967,841	83,180 92,116	-	21,655 26,619	19,491 21,229	28,805 66,932	16,000 20,000	23.43 23.04	64,376 55,555	-	93,760
City Fire, Hartford, Conn., . . . . .	{ 1883, 1884,	12,139,152 15,556,772	153,235 198,171	-	19,986 23,521	35,336 49,265	75,639 98,046	27,500 25,000	23.06 25.24	32,252 57,378	-	28,490
Citizens' Fire, New York, * . . . .	1884,	21,033,170	162,681	-	30,241	27,711	73,642	52,500	17.08	168,069	-	98,331
Columbia Fire, New York, . . . . .	{ 1883, 1884,	10,413,935 17,202,303	117,726 189,871	-	16,965 45,706	23,708 33,766	49,864 131,943	18,000 36,000	20.14 17.78	8,546 -	16,309	104,743
Commerce, Albany, N. Y., * . . . .	1884,	6,637,565	63,611	-	19,614	14,860	33,008	8,000	23.36	32,719	-	73,330
Connecticut Fire, Hartford, Conn., {	{ 1883, 1884,	6,587,860 7,463,825	62,521 77,863	-	15,008 17,286	6,775 6,835	18,983 47,196	20,000 20,000	10.84 8.53	32,743 31,503	-	17,170
Continental, New York, . . . . .	{ 1883, 1884,	49,333,350 53,365,500	324,492 392,408	-	70,804 98,866	82,819 106,583	81,560 186,920	80,182 136,812	25.52 26.90	617,218 621,350	-	398,120
Croton, New York, * . . . .	1884,	13,904,092	115,673	-	25,339	40,089	33,391	10,000	34.62	16,668	-	150,000
Dirigo, Portland, Me., * . . . .	1884,	1,166,760	7,595	-	348	-	3,000	-	-	-	-	51,218
Enterprise, Philadelphia, Pa., * . .	1884,	7,734,566	53,428	-	19,861	16,811	11,080	12,000	31.46	91,815	-	74,933

Equitable, Providence, R. I.,	{	1863, 1864,	93,519,417 4,231,111	347,353 52,068	-	-	63,198 11,525	39,626 10,946	921,194 51,669	\$12,371 9,378	20.83 21.02	99,799 -	99,633 -	-	\$76,160
Fulton Fire, New York,	{	1863, 1864,	12,000,000 12,000,000	122,045 155,188	-	-	15,410 19,140	37,853 51,720	66,281 88,011	20,000 10,000	31.02 33.32	10,132 16,706	-	-	79,850
Gaspee, Providence, R. I.,	{	1863, 1864,	2,296,339 2,133,364	29,850 26,737	-	-	6,000 6,960	4,800 11,296	25,347 36,071	4,000 -	16.64 43.90	1,805 560	-	-	-
Germania Fire, New York,	{	1863, 1864,	11,315,825 13,378,289	84,577 155,191	-	-	16,370 48,136	32,057 67,184	16,386 51,335	20,000 35,000	35.53 43.28	36,435 63,395	-	-	444,700
Goodhue Fire, New York,	{	1863, 1864,	6,586,997 8,362,831	50,510 71,531	-	-	14,898 19,418	20,384 20,951	9,036 36,451	15,000 16,000	40.80 29.16	33,587 133,264	-	-	102,800
Hanover Fire, New York,	{	1863, 1864,	8,345,944 13,450,615	71,686 107,913	-	-	15,141 53,402	31,993 53,689	5,159 34,985	22,000 48,000	26.90 49.74	59,615 55,610	-	-	297,430
Hartford Fire, Hartford, Conn.,	{	1863, 1864,	55,799,507 71,173,839	573,050 743,351	-	-	66,565 109,738	124,836 166,493	268,613 372,574	125,000 100,000	21.77 32.79	332,558 53,349	-	-	423,539
Home, New Haven, Conn.,	{	1863, 1864,	13,957,968 23,378,604	241,692 419,841	33,462 8,662	-	11,373 19,171	61,987 108,936	170,557 280,327	14,000 26,000	24.79 25.42	-	38,243 17,980	-	326,930
Home, New York,	{	1863, 1864,	89,764,376 135,864,905	1,218,024 1,778,315	23,950 51,289	-	100,894 361,631	241,508 501,164	470,203 880,960	100,705 341,020	27.16 37.36	619,828 767,166	-	-	1,843,340
Hope, Providence, R. I.,	{	1863, 1864,	4,193,393 4,829,093	53,152 67,501	-	-	10,449 12,208	14,096 13,860	42,218 63,499	-	24.25 20.54	-	8,845 31,248	-	10,000
Howard, New York,	{	1863, 1864,	14,137,671 15,979,452	100,848 110,913	-	-	25,198 29,848	31,552 36,319	22,452 37,605	49,418 50,273	31.29 33.63	98,743 111,298	-	-	120,825
Indemnity Fire, New York,	{	1863, 1864,	3,808,866 5,870,538	29,463 41,565	-	-	10,827 12,291	9,123 15,669	11,302 15,764	13,500 15,000	30.96 37.44	7,180 5,556	-	-	103,500
International Fire, New York, *	{	1864,	25,549,765	219,418	-	-	70,069	83,392	70,556	-	38.00	36,686	-	-	970,680

\* Commenced business in Massachusetts in 1864.

*Foreign Insurance Companies doing business in Massachusetts—Continued.*

NAME OF COMPANY.	Year.	At Risk.	PREMIUM.		Received for interest and from other sources.	Expenses.	Losses paid.	Dividends paid.	Ratio of Expense to Premium Receipts.	Surplus.	Deficiency.	Invested in Government Securities.
			Received in Cash.	Received in Notes.								
Irving Fire, New York, . . . {	1883, 1884,	\$8,601,666 9,879,286	\$77,802 94,704	- -	\$15,570 27,034	\$22,081 33,970	\$34,915 68,085	\$20,000 10,000	28.38 35.86	\$17,394 10,390	- -	- \$141,955
Lamar Fire, New York, . . . {	1883, 1884,	7,604,251 8,373,749	117,024 146,681	\$646 3,893	32,853 31,910	16,088 26,059	62,557 116,418	30,000 30,000	9.05 17.40	38,691 49,918	- -	- 112,670
Liverpool and London, (Branch Office,) New York, . . . {	1883, 1884,	54,572,723 68,431,367	860,130 1,139,303	- -	91,800 113,376	174,090 200,312	336,549 682,557	30 pr. ct. 40 pr. ct.	20.25 17.57	- -	- -	- 237,000
Lorillard Fire, New York, . . . {	1883, 1884,	21,801,064 33,094,153	232,231 341,975	- -	42,972 56,726	83,159 131,819	56,773 151,569	50,520 55,000	35.80 38.54	95,533 104,929	- -	- 150,500
Manhattan Fire, New York, . . . {	1883, 1884,	25,000,000 30,000,000	300,000 542,783	- -	24,000 36,539	55,768 51,236	197,339 264,496	25,000 50,000	18.59 9.44	38,717 104,509	- -	- 337,450
Market Fire, New York, . . . {	1883, 1884,	17,798,770 24,701,194	158,498 202,344	- -	17,188 22,477	31,155 47,761	37,872 86,136	20,000 27,000	19.31 23.61	162,704 525,831	- -	- 125,376
Merchants', Hartford, Conn., . . . {	1883, 1884,	10,884,682 14,392,624	110,128 142,127	- -	16,336 27,302	29,925 37,046	28,432 90,004	20,000 24,000	27.17 26.06	24,169 32,786	- -	- 81,600
Merchants', Providence, R. I., . . . {	1883, 1884,	4,244,879 4,592,687	55,915 66,156	12,816 6,751	11,891 13,376	13,076 12,931	31,632 76,831	36,000 9,000	19.03 19.31	47,334 23,995	- -	- 47,313
Mercantile Fire, New York, . . . {	1883, 1884,	6,194,952 8,551,775	52,039 64,370	- -	12,160 15,112	21,175 29,271	16,299 31,122	18,000 10,000	40.68 45.48	26,639 16,267	- -	- 93,376
Metropolitan, New York, . . . {	1883, 1884,	19,847,370 49,703,141	207,555 686,928	139,366 189,158	44,283 20,559	129,118 351,438	250,929 378,577	10,500 36,000	28.90 28.67	128,920 304,217	- -	- 133,700

	1864,	\$12,904,593	\$88,893	-	\$4,080	\$16,116	\$7,409	-	17.10	\$120,108	-	\$100,000
Morris Fire & Inland, N. York,*	1864,	4,930,773	59,244	\$6,357	\$4,080	5,892	24,332	-	8.90	6,214	-	155,869
Narragansett, Providence, R. I.,*	1864,	7,123,144	90,224	-	8,472	36,338	69,044	-	32.64	-	\$54,598	-
New England, Hartford, Conn.,*	1864,	10,826,430	135,663	-	7,718	44,816	76,844	-	35.54	-	47,920	31,500
Niagara Fire, New York, . . .	1863,	10,834,066	102,212	-	23,676	30,324	23,350	\$20,003	29.66	43,934	-	-
	1864,	16,655,143	163,091	-	49,213	54,378	52,062	40,838	35.88	56,570	-	370,663
North American Fire, New York, {	1863,	12,471,454	137,921	-	18,569	33,067	33,530	25,000	23.92	48,453	-	-
	1864,	36,633,668	230,196	-	57,764	81,261	80,576	43,532	36.91	64,617	-	322,020
North American Fire, Hartford, {	1863,	11,933,451	137,921	-	19,809	33,993	33,152	27,000	24.64	-	8,321	-
Conn., . . .	1864,	14,807,757	167,136	-	33,136	43,374	132,571	30,000	26.96	-	10,519	105,120
North Western, Oswego, N. Y.,*	1864,	10,487,086	171,905	35,241	23,059	51,711	138,726	15,623	24.96	35,769	-	2,500
Norwich Fire, Norwich, Conn., . . .	1863,	6,474,768	70,661	-	14,180	4,523	30,768	10,000	6.40	-	873	-
	1864,	10,443,091	135,924	-	20,067	26,765	59,419	20,000	19.63	59,311	-	144,650
Park Fire, New York,* . . .	1864,	23,595,430	179,433	-	19,533	31,214	108,522	10,000	17.39	38,832	-	139,696
Phoenix Fire, Brooklyn, N. Y., . . .	1863,	13,500,000	230,333	24,341	18,521	26,664	154,970	20,000	10.45	47,102	-	-
	1864,	23,000,000	667,037	107,482	30,454	51,399	356,540	45,000	6.70	128,209	-	304,372
Phoenix, Hartford, Conn., . . .	1863,	29,489,667	430,405	-	29,191	116,398	231,960	40,000	27.31	-	30,581	-
	1864,	32,701,833	534,812	-	34,290	153,895	368,274	39,170	28.77	30,676	-	107,942
Piscataqua, S. Berwick, Me.,* . . .	1864,	3,741,336	36,196	61,970	53,898	26,210	57,415	20,000	26.13	15,982	-	53,552
Providence Washington, Provid- {	1863,	10,333,767	129,590	-	17,260	27,325	59,765	12,385	21.08	108,947	-	-
dence, R. I., . . .	1864,	11,995,975	134,345	-	19,470	30,350	114,042	30,882	22.96	60,225	-	41,400
President & Directors' Ins. Co. of {	1863,	38,372,845	633,180	-	65,099	20,822	296,130	90,000	3.05	894,737	-	-
N. America, Philadelphia, Pa., {	1864,	38,782,339	719,232	-	76,099	13,910	345,492	120,000	2.63	994,784	-	338,000
Relief Fire, New York,* . . .	1864,	13,000,000	186,370	-	19,875	50,683	76,066	24,000	27.28	41,621	-	42,850

\* Commenced business in Massachusetts in 1864.

*Foreign Insurance Companies doing business in Massachusetts—Concluded.*

NAME OF COMPANY.	Years.	At Risk.	PREMIUMS.		Received for interest and from other sources.	Expenses.	Losses paid.	Dividends paid.	Ratio of Expense to Premiums received.	Surplus.	Deficiency.	Invested in Government Securities.
			Received in Cash.	Received in Notes.								
Republic, New York, . . . {	1863, 1864,	\$10,474,487 13,635,862	\$128,964 138,005	—	\$22,239 28,688	\$24,364 54,719	\$37,453 112,753	\$16,225 27,000	95.04 89.64	\$175,193 44,584	—	\$49,850 268,770
Roger Williams, Providence, R. I., {	1866, 1864,	9,451,263 2,981,154	35,425 42,252	1,669 400	7,432 13,367	7,664 10,376	17,418 41,381	18,000 1,729	20.66 24.25	20,527 9,608	—	—
Royal, Liverpool, England, . . {	1863, 1864,	303,129,156 374,768,673	1,455,340 1,653,674	—	80,549 94,582	451,985 524,039	808,251 737,038	159,837 180,176	31.06 32.30	2,451,985 3,104,692	—	517,489
Security, New York, . . . {	1863, 1864,	27,880,343 54,099,098	359,153 528,140	69,648 454,883	37,662 47,146	121,814 239,664	207,647 473,770	52,600 67,500	28.40 24.43	86,095 170,911	—	364,579
St. Nicholas, New York, . . {	1863, 1864,	4,507,919 17,169,122	59,779 108,913	126	9,808 10,378	20,084 17,692	24,964 84,398	11,250	33.53 16.35	112	\$2,776	95,980
Standard, New York, . . . {	1863, 1864,	6,899,842 12,017,048	96,905 133,434	525 1,050	19,051 23,747	25,195 36,354	23,868 66,979	20,000 30,000	25.86 27.24	30,557 30,811	—	190,119
Thames, Norwich, Conn., . . {	1863, 1864,	3,253,892 4,554,414	37,715 59,886	—	7,124 8,279	10,245 13,514	23,106 45,864	—	37.15 25.55	—	9,198 13,450	25,590
Tradesmen's, New York, * . .	1864,	13,789,021	73,903	—	14,804	23,001	88,925	7,500	31.12	12,580	—	52,105
Washington Fire & Inland, N. Y., {	1863, 1864,	12,569,661 19,632,915	204,795 296,549	261	31,387 33,308	46,751 34,364	90,231 63,443	80,869 105,184	22.82 11.55	72,655 196,978	—	353,664
Yonkers & New York, Yonkers, *	1864,	8,000,000	92,599	—	15,304	34,427	92,271	30,000	37.18	83,074	—	259,125

\* Commenced business in Massachusetts in 1864.

notes outstanding on the first of November, distinguishing between those on risks terminated and risks outstanding. From these data the cash payments on premium notes is dropped out, and it is impossible to ascertain how much premium one of these companies has received in any given year in order to compare with it the losses or expenses of the year. We have always failed to see the force of the argument on which the alteration of this schedule, so as to make it elicit the distinct premium of each year, several times recommended by us, has been resisted. This is a very useful class of companies; but the final collapse of one of them, the Alliance, of Boston, within the last year, shows plainly that their security is not beyond the need of scrutiny, and that the means of testing their progress from year to year should be laid before the public as fully as is done in regard to other classes of insurance companies.

It must be borne in mind, in consulting our synopsis, that the numbers contained in the columns of "surplus" and "deficiency" are merely estimated, on the hypothesis that the outstanding risks are half expired, or that half the premium received thereon will reinsure them. This does not decide whether any company comes under section seven or ten of chapter 249 of the Acts of 1863. That Act requires a company to repair its capital only when a strict valuation of its outstanding risks shows that its capital is impaired to a certain extent. Though the law requires each company to return the amount necessary to reinsure its outstanding risks, it is probably never returned except by a mere estimate on the company's own hypothesis, if returned at all. From other figures of the return, any reader of the report is about as well qualified to conjecture what percentage of the risks is unexpired as the officers of the company themselves. Hence their omission to make any return at all to this inquiry is of no great practical importance, so long as the inquiry is not so framed as distinctly to call for the amount of actual premiums proportioned to the unexpired terms of the risks. We are not prepared to say that modifying the inquiry so as to secure such a return would benefit the public sufficiently to warrant the legislature in laying this additional burden of labor on the companies. Whenever we suspect that the capital of a stock company is too much impaired, we give it the option of assessing its stock at once, or

submitting to an examination which will accurately test its legal liability to do so under the Act above cited.

We have, in former Reports, given the caution that a surplus or deficiency, whether estimated or accurately calculated, is not of itself a test of the ability of the company to make a good policy. It is a matter of particular significance to the stockholder, and bears on the question of dividends. Under the safeguards of law, it is to be presumed that all the companies permitted to continue business in this State write good policies, provided that their returns are not false, and that their facts correspond to their figures, such as they are. We do what we can to secure their truth, but do not by any means claim a clairvoyance adequate to seeing through more than seventy millions of dollars of assets, divided into more than one hundred and eighty distinct parcels.

Since our last Report, the following companies, chartered in other States, have withdrawn their agencies from this :—

Corn Exchange, New York, withdrawn . . .	Oct. 1, 1864.
Ætna, New York, withdrawn . . . . .	Jan. 12, 1865.

The companies admitted since the last Report, having complied with our laws, and been found to possess the requisite capital, are as follows :—

Relief Fire, New York, . . . . .	Feb. 29, 1864.
Sun Mutual, New York, . . . . .	April 4, 1864.
Columbian, (Marine) New York, . . . . .	April 4, 1864.
Washington Marine, New York, . . . . .	April 23, 1864.
Piscataqua Fire and Marine, So. Berwick, Me.,	May 10, 1864.
Croton, New York, . . . . .	June 27, 1864.
Atlantic Mutual, New York, . . . . .	July 8, 1864.
Mercantile Mutual, New York, . . . . .	July 15, 1864.
Narragansett, Providence, R. I., . . . . .	Aug. 19, 1864.
East River, New York,* . . . . .	Aug. 27, 1864.
Enterprise, Philadelphia, Penn., . . . . .	Aug. 25, 1864.
Commerce, Albany, N. Y., . . . . .	Sept. 20, 1864.
North Western, Oswego, N. Y., . . . . .	Sept. 21, 1864.
Union Mutual Marine, New York, . . . . .	Sept. 20, 1864.

\* Amalgamated with the Niagara in October.

Great Western Marine, New York,	Sept. 29, 1864.
Morris Fire and Inland,	Oct. 12, 1864.
Citizens, New York,	Nov. 18, 1864.
Yonkers and New York,	Nov. 24, 1864.
Tradesmen's, New York,	Dec. 1, 1864.
Putnam Fire, Hartford, Conn.,	Dec. 5, 1864.
Dirigo, Portland, Maine,	Dec. 17, 1864.
Astor Fire, New York,	Jan. 11, 1865.

Eight of these are marine companies; some, if not all, of which had transacted business in this State by agents for years, completely evading the law, for reasons stated by us on page xliv of our Fifth Report, and page xiii of the Sixth. The alteration of the law made by chapter 114 of last year secured their compliance and a considerable increase of income to the treasury of the State. The following table shows the business done in this State by companies chartered elsewhere, so far as it has been returned to this office, in compliance with law:—

YEARS.	Amount Insured.	Premiums collected.	State Tax.
1858,	\$33,638,751 86	\$257,997 05	\$2,453 52
1859,	39,093,792 44	385,303 01	3,167 66
1860,	48,144,518 31	404,429 94	4,109 28
1861,	56,060,562 17	402,654 69	3,705 43
1862,	62,713,385 41	465,703 11	9,721 43
1863,	87,631,207 45	600,635 11	13,717 21
1864,	173,703,364 50*	2,584,629 12	53,176 01

The returns of these companies previous to the last year contained but little marine business. Their fire business last year, as near as it can be ascertained, was:

Amount Insured.	Premiums.	Tax.
\$158,955,291.00.	\$1,193,621.00.	\$23,872.42.

Thus it appears that the fire business of foreign companies is rapidly increasing in this State, while that of our own companies, done here or elsewhere, is nearly stationary. We do not think this can be made out a detriment to the insured. Prob-

\* This should probably be at least \$40,000,000 larger, as a great part of the marine business was returned only by premium collected.



bly no one will pretend that the \$158,000,000 of risks placed in the outside offices consist of property, on the average, less hazardous than the \$218,000,000 insured in our home stock offices. Yet the latter get premiums averaging about eighty-six cents to the \$100 insured, while the outside offices get only seventy-five cents, on the average, to the \$100 insured.

The security offered to policy-holders by these companies, we believe, is as sound, or nearly so, as the nature of the business admits; and losses are paid as promptly and with as little question as can be done without encouraging fraud. Under the able and faithful supervision of the superintendent of insurance in New York, there is very small opportunity to impose upon the public with fictitious or unavailable insurance capital. It only needs, in order to make the system of annual returns adopted in this State and New York as effective as possible, that the directors of insurance companies should be held by law personally responsible for any loss to all parties who may be supposed to transact business with the companies in consequence of a falsification in the return, to the full extent of that falsification. A joint stock insurance company stands very little chance of getting any business at all, unless it shows behind its capital a board of directors known to the public as men of either great probity or property. The fashion among insurance swindlers has been, and may yet be, unless courts or legislatures prevent it, to set up ornamental boards of directors of great attractions. Nobody can see one of these lists without recognizing on it either a semi-millionaire or a pillar in church or state, and the popular inference is that such a company must be thoroughly solvent. Yet these directors may have little or nothing to do with directing the affairs of the company. The executive officers may attract business by falsifying the returns, and, in case of insolvency, these directors, unless knowingly authorizing such statements, will not perhaps be held responsible beyond their stock. We say *perhaps*, because some rather recent decisions in Connecticut seem to look a little further, and to go to the extent of holding the directors of an insurance company bound in duty to know the truth of any statements publicly and formally made on behalf of the company. They certainly have the means of knowing, and the right to know. A statute law defining their responsibility could be no hardship to them, and

might be a great benefit. If it should deprive insurance companies of officers merely ornamental; so much the better for the public.

It may be worth while to cite briefly the facts which called forth the decisions in Connecticut, to which we refer. The Bridgeport Fire Insurance Company was chartered in that State in 1850, and organized in 1854, with a capital of \$200,000, consisting chiefly in stockholders' notes. Not having succeeded in making large or satisfactory profits at home, the directors wished, in 1858, to extend their business to New York; and for this purpose it was necessary to show the comptroller of that State something more solid than a capital of notes. They did show him certificates of good securities to the amount of more than \$200,000, and filed an affidavit of a director, Nathaniel Green, the acting president, that they were the property of the company; also, a sworn statement of the secretary of the company, to the same effect, was filed with the comptroller of Connecticut, specifying the stocks. The company was really insolvent at the time, and a very small part of these assets belonged to it. They were put into the *apparent* possession of the company by a little fast and loose "arrangement," whereby parties pretended to sell to the company a large amount of valuable for a still larger amount of worthless securities, it being understood that as soon as they had been *exhibited* and *sworn to*, they should be returned to their owners, as in fact they were. One of the parties to this transaction, Joseph Richardson, a director, thus proposed to sell to the company \$97,000 of good stocks for \$26,000 of its own unsalable ones, and \$100,000 in a paint manufacturing company, which were worth still less, and even signed a certificate to the fact that he had sold them on such terms, which was attached to the above mentioned affidavit of his fellow-director, the acting president, and filed with the comptroller of New York. Having never, in reality, sold the \$97,000 of good stocks, or parted with them, he undertook to defend himself in a suit in trover, brought against him by Philo C. Calhoun, trustee of the company in insolvency,—(Calhoun *v.* Richardson, 30 Con. Rep. 210,)—by setting up that, as he was *unable to read writing*, he signed the certificate without knowing what was in it, and that as soon as he did come to know, he endeavored to undo the mischief by filing

a contradiction, in which he does not seem to have succeeded very well, inasmuch as business was afterwards done in New York, and losses incurred. The other six responsible directors, who, though probably possessed of fewer marketable securities than Richardson, seem to have had higher literary attainments, lost no time in advertising in the newspapers, not only that the company owned all the securities sworn to in New York, but others, to the amount of \$367,147.12. This magnificent show of assets, of course, attracted premiums, but not enough to avert the evil day. And when the trustee, Calhoun, in the interest of the claimants for loss, came, a year or two afterwards, with his writ of trover to find the vaunted assets,—\$17,000 of them stock in the New Jersey Central Railroad, and \$45,000 in the Harlem,—he found nothing but one of seven rather respectable directors, a rich man who did not know how to read, but was the undoubted owner of the above-named assets and all the time had been! The final trial of this case was reached in October, 1861, in the Supreme Court of Errors, the judge in the court below having ruled so favorably to the *ignorance* of the director that the jury had found a verdict in his favor. The higher court did not deal so leniently with ignorance, and ordered a new trial. Its remarks on that occasion, through Judge Ellsworth, bear directly on the legislative question in hand, and are worthy of the deepest consideration:—

“We forbear to say what degree of neglect and inattention in the directors and officers of incorporated companies, in the duties for which they are appointed and which they are understood to engage to perform to some reasonable extent towards the stockholders and the confiding public, will subject them in damages. That is a delicate point to settle, and not likely to be correctly determined upon the common notions which seem to prevail too generally among certain classes in the community. Thousands of innocent and confiding stockholders, as well as strangers dealing with such corporations, have been utterly ruined by the inattention and negligence of the directors and officers, not to say by their flagrant mismanagement and fraud. The officers in our public and private institutions are solemnly pledged by the acceptance of office to the exercise of integrity and vigilance in discharging their trust, and, while the pledge is so often unredeemed, it will do the community no harm for judges to hold the reins of accountability somewhat more tightly than they have been held for years past.”

This appears to have laid the foundation for the successful suit of Salmon *vs.* Richardson and the six other directors, reported in 30 Conn., Reps. 360, when the Court of Errors rejected the motions of the defendants and confirmed the finding against them in the lower court. It certainly seems to be decided in Connecticut that directors of the calibre and quality of those of the Bridgeport Fire Insurance Company are responsible for losses in consequence of false statements, at least to the extent of the falsification. But it is not yet quite so clear as it ought to be, that an ornamental director of high character, against whom there is no other proof of connivance with the falsehood or fraud than his official position, will be held responsible for its mischief, without statute law to that effect. A case which may possibly test this has long been pending in the Superior Court of New Haven, Conn., against the directors of the exploded State Fire Insurance Company. The facts have been amply set forth in previous reports, particularly the seventh and eighth. The minutes of the board of directors show that all those directors who attended the meetings of the board about the time when the statement was filed in this office by which a large business was obtained in this State, if not elsewhere, must have known such statements to be utterly false and fraudulent. By its sworn statements it claimed to have a capital of \$200,000 paid in, and invested in the best of securities—not one dollar of it being in stockholders' notes. In point of fact, as the directors' minutes at the time and subsequently show, its entire capital consisted of stockholders' notes, and very unsatisfactory ones at that, and *it did not own one dollar of marketable securities*. Yet the whole body of the New Haven directors are, without exception, men there regarded as of the highest standing and reputation that can be found in that city.

After the case was reached on the docket, more than a year ago, these powerful defendants were able to get it put off from term to term, on one pretense or another till it bid fair to come to an inevitable trial at the last term in January. Just previous to that the following note was received from the able attorney who has the management of the case for the Massachusetts plaintiffs:—

NEW HAVEN, CONN., December 19, 1864.

DEAR SIR,\*—I am offered in your insurance case one thousand dollars and my fees and disbursements by the defendants, so that you will receive (\$1,000) net.

I am very clearly of opinion that this offer should be accepted, and for very obvious reasons, which I think must readily occur to you, and therefore I will not state them, unless you express a wish to that effect.

Yours truly,

T. E. DOOLITTLE.

Hon. ELIZUR WRIGHT, *Boston, Mass.*

The offer not being satisfactory to us or the claimants, and the reasons for accepting \$1,000 on a good claim for \$2,500, not quite obvious to us, we requested a statement of them. On the 28th of December in a letter relating to other matters in the case, Mr. Doolittle wrote:—

“The most weighty reason in my mind, if not the most obvious one, why we should not get a verdict is the high standing and political influence of the defendants. While I do not doubt the law, I have but little faith that a jury will ever agree upon a verdict against *these* defendants. You may say that they ought to, and all that sort of thing, but the mischief of it is, that the jury have the power and they won't.”

Though we doubt whether the defendants place much reliance on the jury, under the overwhelming array of law and facts which the eloquent advocate of the plaintiffs will bring to bear upon them, we have no doubt he would be sure of a verdict, if he had the law embodied in an express statute of the State of Connecticut. And it is because every State, as well as man, should do as it would be done by, that we recommend such a statute in Massachusetts.

The case was assigned for the 10th of January, but when that day arrived had to be postponed, for what reason we do not know, and was not reached a second time before the close of the term. It will probably be reached early in the March term.

We feel it to be our duty to call the attention of the legislature to the working of chapter 224 of the Acts of 1862, taxing certain insurance companies among other corporations.

We have in former reports expressed the opinion that insurance of any sort is not a fit subject of taxation. If all taxes in the end come out of the consumer, a tax on insurance is not

a tax on property, but on prudence. We have no doubt, however, that some classes of insurance companies may be so taxed that it will be a good while before the burden will get round to the shoulders of the consumer. A tax on the premiums of stock companies must certainly in the first instance come from the profits of the capitalist. But if it is profits we wish to tax, why not tax them directly, either as dividends or surplus that may be divided? It seems hardly just to tax companies irrespective of their profits. And we fail to see either the justice or the expediency of taxing companies chartered out of the United States more than those that are chartered within it, especially when the tax is levied on premiums paid. The only such companies doing business here are of undoubted credit, and their operations are of great convenience to our citizens. They have paid the tax of four per cent.—double that on other companies—under protest. And the Liverpool and London has commenced a suit to recover it, on the ground that it is not in reality a company incorporated anywhere, but an association of individual underwriters, each of whom, as well as their common fund, is personally liable for all the debts of the company. If the Commonwealth is able to retain the tax against this plea, it will probably cost at least the amount of it to pay the expenses. At any rate, all the companies affected by the law are in a position to make their customers pay the whole of the tax, whatever it may be, so that without affecting the foreign stockholders perceptibly, the whole *inequality* comes home to our own citizens. It hardly befits the dignity of our Commonwealth to aim this feeble little blow at foreign capitalists, when it is sure not to reach them.

But a tax on the premiums of mutual fire insurance companies is levied purely on prudence. And this tax of chapter 224 of 1862 taxes prudence not in proportion to the amount of property on which it is exercised, but in proportion to the hazardousness of the property. If two men live in houses of the same value, but one is ten times as likely to burn as the other, the one who lives in the more combustible house is taxed ten times as much as the other. We cannot see any principle governing this sort of taxation, unless, perhaps, it is that of taking money where it can be easiest got. To illustrate the actual

xlviiii INSURANCE COMMISSIONERS' REPORT. [Jan.

working of this tax law on the mutual fire insurance companies, we will take a few samples of the semi-annual collection for the 1st of May, 1864. We give in round numbers the amount at risk in each company, and the insurance renewed in the six months, on which cash premium was paid for terms varying from a year or less up to seven years; the actual tax, and the tax per \$1,000 on the whole risk and on the renewal:—

COMPANIES	Amount Insured.	Amount renewed.	Tax Paid.	On each \$1,000 at risk.	On each \$1,000 renewed.
Boot and Shoe M <sup>f</sup> .	\$2,181,000	\$636,000	\$84 68	\$0 038	\$0 133
Boston Manu <sup>f</sup> ., .	11,678,000	5,999,000	581 59	049	097
Bristol County, .	4,989,000	359,000	15 94	003	044
Housatonic, . .	1,421,000	250,000	30 83	022	123
Mechanics' Mutual, .	22,781,000	2,000,000	228 74	010	114
Worcester Mutual, .	17,752,000	1,883,000	245 76	014	131
Worcester Manu <sup>f</sup> ., .	4,416,000	2,228,000	210 45	047	094

Again this tax law, as it is applied to mutual companies in most cases, is taxing things according to their names, and not according to their natures. The cash paid to a mutual fire insurance company on taking its policy is in reality not the premium, but a deposit, in security or partial security for the premium which is yet to be determined. The Massachusetts Mutual actually names half the cash paid it at first a deposit, and thus escapes paying tax on that. But that half is just as much premium as the other. It is as much subject to loss. The company invests the whole of it as a fund from which to pay losses and expenses, and when the policies expire, returns what has not been spent. That which it does not return is the premium really paid by the policy-holder. Perhaps it returns nothing, but requires more. Then the real premium is the whole of the cash paid at first, with its interest during the term and the assessment made to eke it out, at last.

If mutual fire insurance companies are to be taxed at all, we think it should be in proportion to the value of the property insured by them, or to the surplus of their cash deposits over losses, as such surpluses become developed, or upon some principle of equity that admits of at least a plausible defence.

The marine insurance companies chartered in other States are placed by themselves in the Abstract, and it will be noticed that their returns fail to answer many of the questions of Schedule A, prescribed in the General Statutes, chapter 58. This results partly from their mode of registering the statistics of their business, and partly from the inapplicability of the schedule to their plan of organization. The statements, we believe, are such, however, as to show substantially the resources of the companies, and to give about as good ground for conjecturing the amount and value of their liabilities as the nature of their business admits. The returns might, if the companies pleased, be so improved as better to treasure up the results of experience for the future benefit of parties interested in the business, but they seem rather disposed to keep this sort of information to themselves. We would suggest the expediency of giving to the insurance commissioners authority to modify the schedule for the annual returns in the case of companies to which the prescribed schedules are manifestly inapplicable, provided they accept only such returns as are sufficient to test the solvency of the company.

We are clear that legislation in regard to companies chartered in other States should be as little onerous to them or restrictive to the freedom of their business, as is consistent with the security of our own citizens. Self-defensive State legislation against the corporations of other States, though rather anomalous and inconsistent with the idea of national unity, is doubtless justified on the axiom that there should be no taxation without representation. Outside insurance corporations are virtually a sort of tax on us while we have no voice in the legislation that creates them. Yet the absurdity of limiting insurance by State lines is too obvious to need remark. Only the States most advanced in wealth and age can profitably do their own underwriting, and they not the whole of it. The function of chartering and supervising insurance corporations to operate in more than one State should manifestly belong to a legislature where the States are all represented, otherwise we soon arrive at the very Ishmaelitic state of things in which each of a score or two of States is defending itself against the corporations of every other, and the Arabic called forth may be twenty or thirty times as copious without being more than



a twentieth part as effective as that of a single return made to a single bureau.

Chapter 308 of the Acts of last year imposed upon this commission a new set of duties, of not the most pleasant kind, in relation to the Receivers of Insurance Companies. By the first section the receivers are required to report annually to us, and the substance of the reports of all of them that have not already reported finally to the Supreme Court may be found in the appended Abstract.

By section 2 we are required to certify to the Supreme Judicial Court our opinion when we think further efforts to collect assessments will not afford substantial relief to creditors. We did so on the 26th of October, 1864, in relation to three companies in the hands of receivers, viz., the Shawmut, Appleton, and People's, of Boston. In regard to the first, the order of the court has not been made. The receivers of the other two companies, the Appleton and People's, have been ordered to make a final report, to suspend all suits in their own or the company's name, and abstain from further attempts to collect assessments or premium notes. The receiver of the Appleton, having long had the same opinion as ours, made no opposition to the order, which was filed in December. The receiver of the People's opposed strenuously, contending that there was no ground for the opinion we had certified. The order was filed Feb. 3, 1865. This disposes of what seemed an interminable difficulty, and establishes a precedent which we think will prove of great practical value, notwithstanding its want of harmony with legal theories.

By section 3 of the same Act, it is made our duty to examine the accounts of receivers, referred to us by the Supreme Judicial Court for that purpose. Under this, we have examined and reported on the account of Charles Allen, Esq., receiver of the Trimountain Mutual Fire Insurance Company, who had been appointed in May, 1864, as the result of proceedings instituted by us against the company in the March previous. The accounts were found satisfactory, and the affairs of the company have been closed by the payment of all its debts, the compensation of the receiver being limited by the 4th section of the Act above named. We have also examined and reported on the accounts of Isaac S. Morse, Esq., and Joshua Webster,

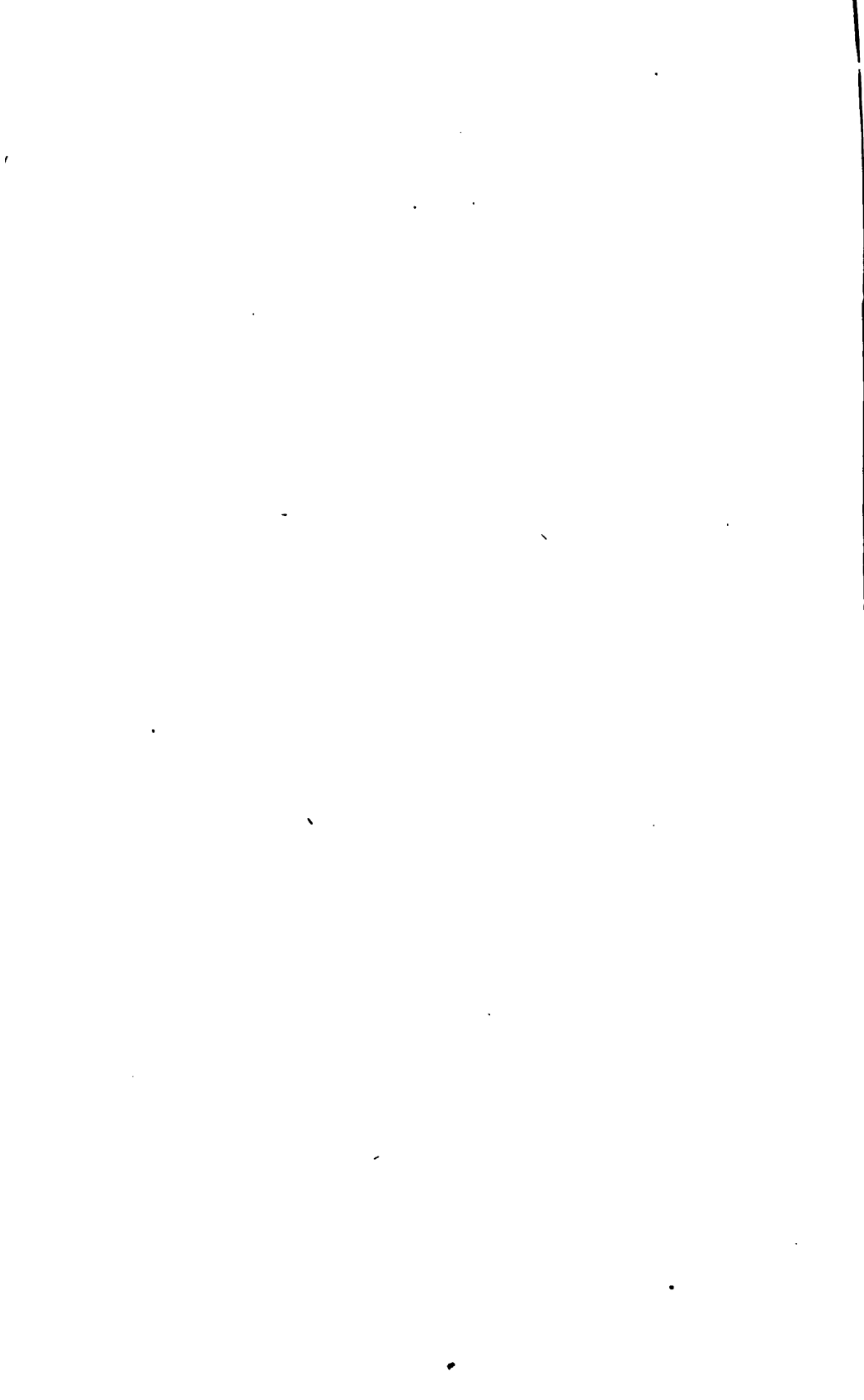
receivers of the Eagle Mutual Fire Insurance Company of Boston. They appeared to have collected ample funds to settle all just claims against the company, but to have paid too little to the creditors and reserved too much for themselves. And what complicated the matter was, that all the claims but one, which was paid in full, had been assigned, for about one-third their value, to a son-in-law of Mr. Webster, before anything was paid on them. They were then paid fifty cents on the dollar, and the receivers claimed the balance of the funds they had collected for services and expenses. All the just claims against the company, with interest up to the time of the settlement, amounted to \$11,456.68. The receivers collected from the assets and premium notes \$22,664.49. But the original claimants realized on their claims, after long patience, only \$4,599.18. The balance of \$18,065.31, after deducting expenses, including a commission of 10 per cent. on collections, partly paid to the receivers themselves, was divided between the receivers and the aforesaid assignee. There seemed very little chance of improving the equity by cutting down the compensation of the receivers to enhance the profits of the assignee; and were that done to the full amount of the claims, the compensation of the receivers would still be too large for their merits, the labor of making the assessment and keeping the books having been done largely by other hands, and especially by a secretary constantly employed. On our reporting the state of the facts to the Supreme Judicial Court, the receivers were summoned to appear and show cause why they should not pay the money into court and be removed.

All these facts in regard to the difficulty of winding up unfortunate mutual fire insurance companies, we think, serve to show the importance of the plan we have this year submitted, to prevent the necessity of such a process.

All of which is respectfully submitted.

ELIZUR WRIGHT.  
GEO. W. SARGENT.

Boston, February 20, 1865.



# STOCK COMPANIES.

	AMERICAN. (Fire and Marine.) Boston.	BAY STATE. Worcester.	BEVERLY. (Fire and Marine.) Beverly.	BOSTON. (Fire and Marine.) Boston.	BOYLSTON. (Fire and Marine.) Boston.
Amount of Capital actually paid in,	\$300,000 00	\$104,800 00	\$30,000 00	\$300,000 00	\$300,000 00
Number of Shares, . . . . .	3,000	1,048	300	3,000	3,000
Par value of each share, . . . . .	\$100 00	\$100 00	\$100 00	\$100 00	\$100 00
Amount of Fire Risks outstanding, . . . . .	3,880,462 00	2,602,480 58	52,150 00	3,875,553 00	7,310,836 00
of Marine Risks outstanding, . . . . .	2,376,968 00	- -	138,275 00	3,779,397 00	3,897,243 00
Total amount of outstanding risks, . . . . .	6,257,425 00	2,602,480 58	190,425 00	7,454,950 00	11,207,879 00
Amount of United States Stocks and Treasury Notes, of State Stocks, . . . . .	108,940 00	40,878 68	- -	- -	106,000 00
of Bank Stocks, (market value,) . . . . .	248,831 00	5,000 00	- -	- -	13,870 00
of Railroad Stocks, (market value,) . . . . .	126,728 25	47,103 50	20,658 00	287,660 00	257,133 50
of Railroad Bonds, (market value,) . . . . .	- -	12,815 00	515 00	154,020 00	96,771 00
of Real Estate, (cash value,) . . . . .	60,000 00	7,000 00	4,130 00	29,870 00	- -
of Cash on hand and in bank, . . . . .	1,444 19*	- -	- -	- -	- -
loaned on mortgage of real estate, on collateral, . . . . .	2,441 07	4,512 51	629 90	6,863 88	61,793 88
without collateral, . . . . .	- -	1,967 70	- -	- -	- -
of all other investments and debts due Company, of Premium Notes on risks terminated, . . . . .	5,000 00	5,000 00	4,557 86	2,000 00	63,000 00
of Borrowed Money, . . . . .	42,170 00	- -	1,400 00	27,700 00	188,793 08
of Losses ascertained and unpaid, claimed and unpaid, . . . . .	15,058 71	1,655 00	250 00	- -	- -
reported, upon which the liability of the Company is not determined, . . . . .	- -	- -	2,506 75	6,100 00	13,696 74
of all other claims against the Company, . . . . .	914 15	- -	- -	20,791 26	33,686 86
of Cash received for premiums on fire risks, marine risks, . . . . .	- -	- -	- -	- -	- -
	16,800 00	5,900 00	1,700 00	29,137 36	141,950 00
	- -	- -	100 00	- -	- -
	23,231 85	24,873 50	511 87	22,805 76	43,251 37
	68,206 31	- -	16,546 72	2,598 00	- -





Amount of Notes received for premiums on fire risks, marine risks,									
of Cash received for interest,	-	-	-	-	-	-	-	-	-
of Income from all other sources,	\$2,326 24	-	-	\$17,288 34†	\$12,440 00	-	\$8,846 00	-	\$27,442 78
of Fire Losses paid the last year,	-	-	6,502 66	29,228 10	968 58	-	528 84c	-	4,500 00
of Marine Losses paid the last year,	14,774 75	-	-	-	67,618 70	-	50,384 68	-	85,981 43
of Dividends paid the last year,	-	-	-	-	-	-	-	-	-
of Expenses of office,	-	-	-	17,500 00	8,868 80	-	-	-	20,000 00
of other Expenditures,	4,492 99	-	7,561 46	10,066 57	8,394 40	-	-	-	11,089 40
of Cash received for fire risks not terminated, required to re-insure all outstanding risks, esti- mated at 50 per cent.,	2,749 86	-	2,978 92†	4,291 49a	28,564 70d	-	-	-	9,654 96
of Premium Notes on risks not terminated,	43,583 52	-	31,584 62	74,836 00	-	-	-	-	78,334 08
of Delinquent Notes not charged to profit and loss,	21,791 76	-	15,792 81	-	29,934 00	-	-	-	39,167 04
Highest rate of interest received,	-	-	-	-	-	-	-	-	-
paid on money borrowed,	6 per cent.	-	7 $\frac{1}{2}$ per cent.	-	6 per cent.	-	6 per cent.	-	6 per cent.
Number of Shares of Capital Stock pledged to the Com- pany,	-	-	-	-	-	-	-	-	-
Balance to credit of profit and loss account,	\$46,868 35	-	\$22,841 23	-	-	-	-	-	\$80,658 47
to debit of profit and loss account,	21,957 10	-	-	-	-	-	\$30,000 00	-	-
Number of shares of Capital Stock owned by the Com- pany, or not subscribed for,	-	-	-	-	-	-	-	-	-
Amount of Capital consisting of Stockholders' Notes,	-	-	-	-	-	-	-	-	-

\* Commenced business March 8, 1864.  
† Including accrued interest, office furniture, library, &c.  
‡ Taxes and commissions.  
§ Unclaimed dividends.  
|| Including dividends on stocks.  
a Including \$8,127.99 taxes.  
b All re-insured, Oct. 6, 1864, in the Metropolitan Insurance Company, of New York.  
c Permits.  
d Paid for re-insurance.  
e Boston City Loan and Salem City Scrip.  
f Capital stock increased in 1864.



	EQUITABLE (Marine.) Provincetown.	FIREMEN'S Boston.	FRANKLIN (Fire and Marine.) Boston.	GLOUCESTER (Marine.) Gloucester.	HAMPDEN FIRE Springfield.
Amount of Capital actually paid in,	\$17,000 00	\$300,000 00	\$300,000 00	\$50,000 00	\$150,000 00
Number of Shares, . . . . .	-	12,000 00	3,000 00	500 00	1,500 00
Par value of each share, . . . . .	-	\$25 00	\$100 00	\$100 00	\$100 00
Amount of Fire Risks outstanding, . . . . .	-	14,087,983 00	5,162,971 00	-	9,061,502 00
of Marine Risks outstanding, . . . . .	42,300 00	-	1,628,495 00	246,140 00	-
Total amount of outstanding risks, . . . . .	42,300 00	14,087,983 00	6,791,466 00	246,140 00	9,061,502 00
Amount of United States Stocks and Treasury Notes, of State Stocks, (market value,) . . . . .	-	175,660 00	30,300 00	19,391 00	27,370 00
of Bank Stocks, (market value,) . . . . .	18,240 00	281,108 50	243,737 75	17,488 50	76,330 00
of Railroad Stocks, (market value,) . . . . .	-	11,200 00	28,128 00	14,790 00	8,885 00
of Railroad Bonds, (market value,) . . . . .	-	-	-	2,040 00	1,700 00
of Real Estate, (cash value,) . . . . .	-	35,000 00	-	-	16,000 00
of Cash on hand and in bank, . . . . .	446 01	7,414 61	44,751 79	1,936 72	1,504 38
in hands of agents, . . . . .	-	137 41	-	-	18,459 88
loaned on mortgage of real estate, on collateral, . . . . .	18,362 00	77,000 00	-	-	46,710 00
without collateral, . . . . .	-	14,400 00	4,600 00	6,900 00	800 00
of all other investments and debts due Company, of Premium Notes on risks terminated, . . . . .	-	15,000 00	19,710 95	4,000 00	795 57
of Borrowed Money, . . . . .	14,652 00	-	2,000 00	2,000 00	9,159 07½
of Losses ascertained and unpaid, claimed and unpaid, . . . . .	5,749 00	-	23,033 31	3,968 87	-
reported, upon which the liability of the Company is not determined, . . . . .	4,160 00	6,122 38	-	-	-
of all other claims against the Company, . . . . .	4,000 00	640 00	16,000 00	700 53	15,286 63
of Cash received for premiums on fire risks, marine risks, . . . . .	-	98,842 73	32,630 28	-	93,305 70
	8,514 68	-	82,675 19	1,537 97	-

Amount of Notes received for premiums on fire risks, marine risks,									
of Cash received for interest,	—	—	—	—	—	—	—	—	—
of Income from all other sources,	\$1,482 18	—	—	\$45,911 09*	\$70,839 51	\$22,007 43	—	—	—
of Fire Losses paid the last year,	—	—	—	5,291 67	26,854 88	3,697 51§	\$10,285 08	900 00	—
of Marine Losses paid the last year,	—	—	—	49,189 10	—	—	64,781 37	—	—
of Dividends paid the last year,	6,132 60	—	—	—	21,275 28	7,315 76	—	—	—
of Expenses of office,	6,000 00	—	—	60,000 00	63,682 32	10,000 00	9,135 08	—	—
of other Expenditures,	928 23	—	—	18,488 90	24,000 00	1,182 11	4,661 15	—	—
of Cash received for fire risks not terminated,	—	—	—	6,398 41†	12,032 94	3,486 78a	16,589 60	—	—
required to re-insure all outstanding risks, estimated at 50 per cent.,	—	—	—	104,144 91	30,554 93	—	79,061 97	—	—
of Premium Notes on risks not terminated,	—	—	—	52,072 46	—	6,515 00	35,577 89	—	—
of Delinquent Notes not charged to profit and loss,	2,693 00	—	—	—	54,832 00	13,029 98	—	—	—
Highest rate of interest received,	—	—	—	—	—	1,158 75	—	—	—
paid on money borrowed,	6 per cent.	—	—	6 per cent.	6 per cent.	6 per cent.	7 ½ per cent.	—	—
Number of shares of Capital Stock pledged to the Company,	6 per cent.	—	—	—	—	6 per cent.	—	—	—
Balance to credit of profit and loss account,	—	—	—	—	—	—	—	10	—
to debit of profit and loss account,	—	—	—	—	—	—	—	—	—
Number of shares of Capital Stock owned by the Company, or not subscribed for,	—	—	—	\$167,141 79	\$14,571 98	\$16,270 30	\$56,153 88	—	—
Amount of capital consisting of Stockholders' Notes,	—	—	—	—	—	—	—	—	—

\* Less amount paid.

† Taxes and stamps.

‡ Including dividends on bank and railroad stocks.

§ Including 20 shares Western Telegraph Co., \$2,000; 15 shares Springfield Bridge, \$2,550.

‡ Loaned on endorsed notes.

a Includes commissions, taxes, return premiums and re-insurance.

‡ United States and State taxes.

	HOWARD FIRE. Boston.	LYNN MECHANICS. (Fire and Marine.) Lynn.	MANUFACTURERS Boston.	MASSAHOIT. Springfield.	MERCHANTS. (Fire and Marine.) Boston.
Amount of Capital actually paid in,	\$200,000 00	\$50,000 00	\$400,000 00	\$200,000 00	\$500,000 00
Number of Shares, . . . . .	2,000	500	4,000	2,000	5,000
Par value of each share, . . . . .	\$100 00	\$100 00	\$100 00	\$100 00	\$100 00
Amount of Fire Risks outstanding, . . . . .	4,293,633 83*	11,800 00	10,237,227 00	11,961,319 00	12,792,990 00
of Marine Risks outstanding, . . . . .	—	1,775 00	16,989,480 00	—	1,875,928 00
Total amount of outstanding risks, . . . . .	4,293,633 83	13,575 00	27,226,707 00	11,961,319 00	14,668,918 00
Amount of United States Stocks and Treasury Notes, of State Stocks, . . . . .	40,400 00	5,300 00	158,000 00	98,435 00	29,400 00
of Bank Stocks, (market value,) . . . . .	97,600 00	54,826 00	345,238 00	73,924 00	509,605 00
of Railroad Stocks, (market value,) . . . . .	14,260 00	—	—	24,900 00	71,700 00
of Railroad Bonds, (market value,) . . . . .	—	—	104,040 00	—	—
of Real Estate, (cash value,) . . . . .	—	—	27,396 07	—	138,000 00
of Cash on hand and in bank, . . . . .	—	3,866 34	162,954 41b	5,408 34	2,966 78
loaned on mortgage of real estate, on collateral, . . . . .	5,570 92	—	—	9,674 42	—
without collateral, . . . . .	1,871 80	—	27,500 00	52,800 00	—
of all other investments and debts due Company, of Premium Notes on risks terminated, . . . . .	42,758 62	—	88,937 85	2,000 00	10,000 00
of Borrowed Money, . . . . .	41,362 88	1,400 00	286,830 20	1,500 00	8,887 48
of Losses ascertained and unpaid, claimed and unpaid, . . . . .	15,202 00	1,002 00	62,500 00g	4,847 02e	13,210 00
reported, upon which the liability of the Company is not determined, . . . . .	—	—	28,932 65	—	6,531 14
of all other claims against the Company, . . . . .	—	—	8,000 00	—	—
of Cash received for premiums on fire risks, marine risks, . . . . .	10,565 00	—	—	2,695 74	11,500 00
	1,644 00†	971 41a	103,500 00	8,500 00	—
	37,162 09	71 75	72,435 20	120,828 57	9,445 98
	—	745 08	68,955 27	—	70,630 72
	—	—	—	—	63,877 86

Amount of Notes received for premiums on fire risks, marine risks,									
of Cash received for interest,	-	-	-	-	-	\$256,607 59	-	-	\$25,905 89
of Income from all other sources,	\$7,272 47	-	-	-	-	87,400 11	\$20,867 83	-	40,705 41
of Fire Losses paid the last year,	6,502 30†	-	-	-	-	2,591 08c	4,954 25f	-	9,549 79
of Marine Losses paid the last year,	27,657 02	-	-	-	-	58,821 14	75,145 99	-	30,677 51
of Dividends paid the last year,	12,003 00	-	-	-	-	187,310 88	-	-	8,628 84
of Expenses of office,	6,026 72§	-	-	-	-	120,000 00	12,000 00	-	100,000 00
of other Expenditures,	7,825 45	-	-	-	-	16,967 80	7,147 77	-	16,272 51
of Cash received for fire risks not terminated, required to re-insure all outstanding risks, esti- mated at 50 per cent.,	89,632 10	-	-	-	-	13,692 93d	21,066 58	-	10,289 97
of Premium Notes on risks not terminated,	19,811 05	-	-	-	-	70,849 73	118,252 80	-	61,938 75
of Delinquent Notes not charged to profit and loss,	-	-	-	-	-	-	-	-	-
Highest rate of interest received,	-	-	-	-	-	146,221 24	59,126 15	-	20,630 50
paid on money borrowed,	-	-	-	-	-	-	-	-	-
Number of Shares of Capital Stock pledged to the Com- pany,	-	-	-	-	-	-	-	-	-
Balance to credit of profit and loss account, to debit of profit and loss account,	6 per cent.	-	-	-	-	7 $\frac{1}{8}$ per cent.	6 per cent.	-	32 25
Number of shares of Capital Stock owned by the Com- pany, or not subscribed for,	-	-	-	-	-	-	-	-	-
Amount of capital consisting of Stockholders' Notes,	\$59,026 22	-	-	-	-	\$367,959 71	\$78,488 78	-	\$31,132 66
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-

• Risks re-insured are not considered as outstanding.

† Dividends on stocks.

‡ Dividends, \$177; U. S. tax, \$774.41.

§ Paid for State and United States taxes.

|| Return premium, \$778.09; re-insurance, \$2,924.86; commissions, \$2,700.05; taxes, \$1,422.45.

c Kent.

d Office furniture and library, \$1,018.02; bills receivable, \$137.50; accrued interest, \$3,701.50.

f Gain on U. S. Government stocks sold, \$1,498.28; bank dividends, \$2,060.50; railroad dividends, \$860; exchange, \$457.52.

g Including \$50,000 National Dock Warehouse Company's bonds.

	MERCANTILE. (Marine.) Boston.	NATIONAL. (Fire and Marine.) Boston.	NEPTUNE. (Fire and Marine.) Boston.	NORTH AMERICAN. (Fire.) Boston.	OLD COLONY. (Fire and Marine.) Plymouth.
Amount of Capital actually paid in, Number of Shares, . . . . .	\$300,000 00 3,000	\$300,000 00 10,000	\$300,000 00 3,000	\$200,000 00 2,000	\$50,000 00 500
Par value of each share, . . . . .	\$100 00	\$30 00	\$100 00	\$100 00	\$100 00
Amount of Fire Risks outstanding, of Marine Risks outstanding, . . . . .	2,454,449 00 2,454,449 00	9,995,586 00 2,698,172 00	8,050,497 00 5,759,179 00	9,128,143 00 -	2,350,169 83 283,267 00
Total amount of outstanding risks, . . . . .	2,454,449 00	12,693,758 00	13,809,678 00	9,128,143 00	2,638,436 83
Amount of United States Stocks and Treasury Notes, of State Stocks, . . . . .	44,381 25 -	79,235 00 -	15,375 00 48,850 00	58,305 00 -	- -
of Bank Stocks, (market value,) . . . . .	459,563 25	282,247 00	815,430 00	224,377 75	27,589 00
of Railroad Stocks, (market value,) . . . . .	57,150 00	59,753 00	64,514 00	22,972 75	260 00
of Railroad Bonds, (market value,) . . . . .	-	-	17,510 00	-	-
of Real Estate, (cash value,) . . . . .	-	-	-	-	-
of Cash on hand and in bank, in hands of agents, . . . . .	9,288 51	41,842 67	41,285 22	12,809 32	2,500 00
loaned on mortgage of real estate, on collateral, . . . . .	-	2,978 86	-	-	2,176 74
without collateral, . . . . .	-	70,150 00	-	-	9,844 70c
of all other investments and debts due Company, of Premium Notes on risks terminated, . . . . .	9,500 00 20,000 00	9,000 00 34,947 25	27,350 00 45,000 00	62,389 07 22,500 00	5,456 28 2,251 16
of Borrowed Money, . . . . .	-	23,498 76 $\frac{1}{2}$	39,370 50	-	8,419 47
of Losses ascertained and unpaid, claimed and unpaid, . . . . .	-	627 00	22,150 62	2,171 93a	500 00
reported, upon which the liability of the Company is not determined, . . . . .	-	-	-	-	5,026 69
of all other claims against the Company, . . . . .	12,500 00	-	-	-	15,950 00d
of Cash received for premiums on fire risks, marine risks, . . . . .	25,940 57 398 33*	32,000 00 1,874 50	79,000 00 -	- 57,795 32	1,314 82
	-	75,573 12	49,661 72	-	2,442 81
	1,614 56	161,557 32	20,304 75	-	87,813 21
					14,100 83a

Amount of Notes received for premiums on fire risks, marine risks,	\$126,108 41 82,754 52	\$44,791 56 16,676 75 47,204 47 29,762 11	\$199,422 76 42,821 01 1,599 85 7,416 97	\$23,408 41 460 14 18,002 87	\$26,012 48 1,193 78 1,285 00 20,397 18 25,247 54
of Cash received for interest,	101,159 64	69,615 27	192,754 56	20,000 00	-
of Income from all other sources,	89,000 00	62,768 17	67,500 00	8,760 81	8,894 35 <sup>f</sup>
of Fire Losses paid the last year,	11,095 04	13,016 85	13,761 46	5,460 56 <sup>b</sup>	9,875 46 <sup>g</sup>
of Marine Losses paid the last year,	4,077 45 <sup>†</sup>	25,590 64	8,681 41 <sup>‡</sup>	82,985 87	29,684 29
of Dividends paid the last year,	-	60,050 90	40,290 94	-	-
of Expenses of office,	-	-	-	-	-
of other Expenditures,	-	-	-	-	-
of Cash received for fire risks not terminated, required to re-insure all outstanding risks, esti- mated at 50 per cent.,	-	69,123 87	-	41,492 68	22,954 87
of Premium Notes on risks not terminated,	70,158 58	44,164 56	120,287 86	-	16,225 45
of Delinquent Notes not charged to profit and loss,	-	-	-	-	-
Highest rate of interest received,	-	-	2,131 51	-	1,617 55
paid on money borrowed,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Number of shares of Capital Stock pledged to the Com- pany,	6 per cent.	6 per cent.	-	-	6 per cent.
Balance to credit of profit and loss account,	118,440 57	84,864 88	236,947 12	110,209 75	12,463 01
to debit of profit and loss account,	-	-	-	-	-
Number of shares of Capital Stock owned by the Com- pany, or not subscribed for,	-	-	-	-	-
Amount of capital consisting of Stockholders' Notes,	-	-	-	-	3,010 00

• Unpaid dividends.

† United States and State taxes.

‡ Including bond of town of Brunswick, Me.

‡ Including stocks of the City of Boston, City of Roxbury, City of Albany, N. Y., and City of Brooklyn, N. Y.

§ Including \$7,149.07 United States taxes.

§ Including commissions, taxes and stamps.

¶ Premiums unpaid.

¶ Including additional premiums.

¶ Bank stocks given as collateral.

¶ Including commissions, return premiums, and re-insurance.

¶ Including taxes, stamps, &c.

	PEOPLES'. (Fire.) Worcester.	PRESCOTT. Boston.	S A L E M. (Marine.) Salem.	SHOE & LEATHER DEALERS. (Fire and Marine.) Boston.	SPRINGFIELD FIRE & MARINE (Fire.) Springfield.
Amount of Capital actually paid in,	\$200,000 00	\$100,000 00	\$100,000 00	\$200,000 00	\$300,000 00
Number of Shares, . . . . .	2,000	1,000	1,000	2,000	8,000
Par value of each share, . . . . .	\$100 00	\$100 00	\$100 00	\$100 00	\$100 00
Amount of Fire Risks outstanding, . . . . .	13,883,705 00	5,632,221 00	- - -	5,967,569 00	27,928,104 22
of Marine Risks outstanding, . . . . .	- - -	- - -	577,393 00	87,049 00	- - -
Total amount of outstanding risks, . . . . .	13,883,705 00	5,632,221 00	577,393 00	6,054,618 00	27,928,104 22
Amount of United States Stocks and Treasury Notes, of State Stocks, . . . . .	108,498 00	18,922 75	19,250 00	51,575 00	112,992 00
of Bank Stocks, (market value,) . . . . .	14,600 00	- - -	11,500 00	12,500 00	- - -
of Railroad Stocks, (market value,) . . . . .	40,288 50	87,889 00	92,656 66	107,966 00	132,745 00
of Railroad Bonds, (market value,) . . . . .	62,564 00	20,180 00	- - -	11,800 00	137,413 00
of Real Estate, (cash value,) . . . . .	17,570 00	- - -	- - -	21,500 00	1,650 00
of Cash on hand and in bank, in hands of agents, . . . . .	40,000 00	- - -	- - -	- - -	38,109 69
loaned on mortgage of real estate, on collateral, . . . . .	9,663 37	1,184 15	11,399 00	6,033 66	2,736 81
without collateral, . . . . .	6,018 82	5,668 08	- - -	1,915 03	19,257 71
of all other investments and debts due Company, of Premium Notes on risks terminated, of Borrowed Money, . . . . .	82,931 00*	57,706 00	- - -	23,025 00	82,429 99
of Losses ascertained and unpaid, claimed and unpaid, . . . . .	7,286 00†	27,930 00	- - -	15,000 00	8,050 00
reported, upon which the liability of the Company is not determined, of all other claims against the Company, . . . . .	19,465 00†	887 80	- - -	- - -	1,855 00
of Cash received for premiums on fire risks, marine risks, . . . . .	6,649 70‡	2,005 18g	4,841 37	9,000 00	3,545 20
	- - -	- - -	- - -	12,181 00	- - -
	- - -	- - -	- - -	- - -	- - -
	8,525 00	6,000 00	- - -	578 00	8,195 96
	- - -	3,250 00	3,500 00	- - -	3,250 00
	- - -	628 00‡	- - -	1,017 00	- - -
	106,843 86	56,552 98	- - -	58,069 12	268,802 18
	- - -	- - -	2,696 88	6,253 65	- - -

Amount of Notes received for premiums on fire risks, marine risks,									
of Cash received for interest, . . . . .	\$18,661 08	-	-	-	\$20,339 30	\$25,954 67	-	-	-
of Income from all other sources, . . . . .	8,891 00 <sup>g</sup>	-	-	\$11,497 52	8,416 21	16,555 47	\$18,186 62	-	-
of Fire Losses paid the last year, . . . . .	90,644 57 <sup>a</sup>	-	-	-	-	8,681 43	22,745 05	-	-
of Marine Losses paid the last year, . . . . .	-	-	-	82,761 62	-	35,112 09	178,916 86	-	-
of Dividends paid the last year, . . . . .	-	-	-	-	8,547 20	18,839 57	-	-	-
of Expenses of office, . . . . .	11,845 87 <sup>b</sup>	-	-	8,000 00	10,000 00	20,000 00	60,000 00	-	-
of other Expenditures, . . . . .	21,518 57 <sup>c</sup>	-	-	8,056 70 <sup>d</sup>	4,357 55 <sup>m</sup>	9,694 41	17,594 08	-	-
of Cash received for fire risks not terminated, . . . . .	5,171 91 <sup>d</sup>	-	-	6,841 24 <sup>f</sup>	-	16,319 17 <sup>n</sup>	45,186 60	-	-
required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	183,310 87	-	-	65,999 46	-	60,947 31	244,166 44	-	-
of Premium Notes on risks not terminated, . . . . .	73,324 14 <sup>e</sup>	-	-	32,999 73	-	82,507 08	122,088 22	-	-
of Delinquent Notes not charged to profit and loss, . . . . .	-	-	-	-	16,756 42	3,454 60	-	-	-
Highest rate of interest received, . . . . .	6 per cent.	-	-	-	-	6 per cent.	-	-	-
Number of Shares of Capital Stock pledged to the Company, . . . . .	-	-	-	-	-	-	-	-	-
Balance to credit of profit and loss account, . . . . .	85 <sup>f</sup>	-	-	67	-	-	-	-	-
to debit of profit and loss account, . . . . .	-	-	-	\$61,299 48	30,084 61	\$77,218 63	229,794 53	-	-
Number of shares of Capital Stock owned by the Company, or not subscribed for, . . . . .	-	-	-	-	-	-	-	-	-
Amount of capital consisting of Stockholders' Notes, . . . . .	-	-	-	-	-	-	-	-	-

- \* Including \$1,297 accrued interest.  
† Including \$136 accrued interest.  
‡ Including \$265 accrued interest.  
§ Bank.
- † Office furniture, \$1,274.70; loaned Town of Grafton, \$6,376.  
a On capital stock, \$8,247.42; return premium, \$3,697.96.  
c Stationery, printing, postage, express, telegraph and trav. expenses, \$10,643.40; commissions, \$10,870.17.  
d Repairs of real estate, \$1,080.53; United States and City taxes and U. S. stamps, \$4,136.37.  
e Being losses No. 95, Broad street, awaiting decision of court.  
f On \$3,500 loaned.  
g Accrued interest to date.  
h Being losses No. 95, Broad street, awaiting decision of court.  
i Unpaid dividends.  
j Return premium, \$1,893.58; commissions, \$3,946.70; re-insurance, \$998.01.  
k Including State and National taxes.  
l Return premium, \$10,168.86; taxes and commissions, \$6,155.82.  
m Re-insurance and return premium, \$10,168.86; taxes and commissions, \$6,155.82.



	SUFFOLK. Boston.	TRADERS' AND MECHANICS'. Lowell.	WASHINGTON. (Fire and Marine). Boston.	WESTERN MASSACHUSETTS. Pittsfield.
Amount of Capital actually paid in, . . . . .	\$150,000 00	\$50,000 00	\$300,000 00	\$150,000 00
Number of Shares, . . . . .	1,500	500	3,000	1,500
Par value of each share, . . . . .	\$100 00	\$100 00	\$100 00	\$100 00
Amount of Fire Risks outstanding, . . . . .	6,774,133 00	1,782,945 00	3,626,502 00	10,750,500 00
of Marine Risks outstanding, . . . . .	- - -	- - -	3,503,057 00	- - -
Total amount of outstanding risks, . . . . .	6,774,133 00	1,782,945 00	7,129,559 00	10,750,500 00
Amount of United States Stocks and Treasury Notes, of State Stocks, . . . . .	76,370 00	31,222 00	125,745 00	25,375 00
of Bank Stocks, (market value,) . . . . .	- - -	- - -	- - -	18,416 71
of Railroad Stocks, (market value,) . . . . .	84,915 00	24,582 00	221,311 00	28,265 00
of Railroad Bonds, (market value,) . . . . .	41,458 00	500 00	77,900 00	100 00
of Real Estate, (cash value,) . . . . .	- - -	- - -	640 00	- - -
of Cash on hand and in bank, . . . . .	- - -	3,596 00	8,000 00	- - -
loaned on mortgage of real estate, on collateral, . . . . .	8,322 13	477 40	39,057 33	9,607 72
without collateral, . . . . .	7,855 23*	1,161 09	- - -	14,263 17
of all other investments and debts due Company, of Premium Notes on risks terminated, of Borrowed Money, . . . . .	- - -	22,200 00	61,000 00	96,815 01
of Losses ascertained and unpaid, claimed and unpaid, . . . . .	8,880 00	2,000 00	26,300 00	48,603 90
reported, upon which the liability of the Company is not determined, . . . . .	3,000 00†	8,702 15	54,800 00a	4,785 97c
of all other claims against the Company, . . . . .	- - -	- - -	29,606 73	- - -
of Cash received for premiums on fire risks, marine risks, . . . . .	15,800 00	- - -	- - -	- - -
	- - -	- - -	41,100 00	700 00
	- - -	- - -	92,000 00	5,980 00
	- - -	434 84	4,566 00	- - -
	75,926 59	16,482 91	26,196 22	155,586 45
	- - -	- - -	24,180 77	- - -

Amount of Notes received for premiums on fire risks, marine risks,							
of Cash received for interest, . . . . .	—	—	—	—	—	—	—
of Income from all other sources, . . . . .	\$17,289 57	—	—	—	\$296,771 55	—	—
of Fire Losses paid the last year, . . . . .	—	—	—	\$4,989 18½	15,082 81	\$14,752 86	—
of Marine Losses paid the last year, . . . . .	59,846 08	—	—	2,854 75	29,413 80½	—	—
of Dividends paid the last year, . . . . .	—	—	—	11,487 42	2,803 63	103,926 67	—
of Expenses of office, . . . . .	—	—	—	—	283,445 68	—	—
of other Expenditures, . . . . .	6,528 84	—	—	4,500 00	62,506 78	12,000 00	—
of Cash received for fire risks not terminated, . . . . .	12,275 04½	—	—	1,680 88	13,454 50	5,500 00	—
required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	73,195 47	—	—	1,953 79	2,998 47	10,273 10	—
of Premium Notes on risks not terminated, . . . . .	—	—	—	18,977 77	21,249 44	125,760 62	—
of Delinquent Notes not charged to profit and loss, . . . . .	—	—	—	9,488 89	85,699 11	52,815 00	—
Highest rate of interest received, . . . . .	—	—	—	—	149,505 29	—	—
paid on money borrowed, . . . . .	6 per cent.	—	—	7½ per cent.	7½ per cent.	6 per cent.	—
Number of shares of Capital Stock pledged to the Company, . . . . .	—	—	—	—	—	—	—
Balance to credit of profit and loss account, . . . . .	\$11,636 93	—	—	—	15	—	—
to debit of profit and loss account, . . . . .	—	—	—	\$40,143 45	\$236,950 27	\$96,232 48	—
Number of shares of Capital Stock owned by the Company, or not subscribed for, . . . . .	—	—	—	—	—	—	—
Amount of capital consisting of Stockholders' Notes, . . . . .	—	—	—	—	—	—	—

• Unpaid premiums.  
 † Taxes, commissions, return premium, re-insurance.  
 ‡ Mortgages foreclosed.  
 † 5 shares Boston Exchange Co.  
 ‡ Including premium on gold sold.  
 ‡ Including 15 shares Pittsfield Coal Gas Co., \$1,575; personal property, \$1,196 47.  
 ‡ Bank and railroad dividends.

## A G G R E G A T E.

Amount of Capital actually paid in, . . . . .	\$6,651,000 00
of Fire Risks outstanding, . . . . .	218,055,451 46
of Marine Risks outstanding, . . . . .	46,338,562 00
Total amount of outstanding risks, . . . . .	264,394,018 46
Amount of United States Stocks and Treasury Notes, . . . . .	1,834,630 00
of State Stocks, . . . . .	142,786 71
of Bank Stocks, . . . . .	4,961,271 91
of Railroad Stocks, . . . . .	1,158,340 00
of Railroad Bonds, . . . . .	230,950 00
of Real Estate, (cash value,) . . . . .	372,601 76
of Cash on hand and in bank, . . . . .	518,604 09
due from agents, . . . . .	118,652 63
loaned on mortgages of real estate, . . . . .	1,130,939 29
on collateral, . . . . .	653,104 36
without collateral, . . . . .	467,992 12
of all other investments and debts due the Com- pany, . . . . .	442,821 71
of Premium Notes on risks terminated, . . . . .	214,191 46
of Borrowed Money, . . . . .	15,950 00
of Losses ascertained and unpaid, . . . . .	11,192 15
claimed and unpaid, . . . . .	127,702 43
reported, upon which the liability of the Company is not determined, . . . . .	606,949 56
of all other claims against the Company, . . . . .	25,514 53
of Cash received for premiums on fire risks, . . . . .	1,886,220 41
marine risks, . . . . .	545,010 12
of Notes received for premiums on fire risks, . . . . .	-
marine risks, . . . . .	1,706,339 96
of Cash received for interest, . . . . .	701,670 54
of Income from all other sources, . . . . .	156,774 77
of Fire Losses paid the last year, . . . . .	1,220,042 76
of Marine Losses paid the last year, . . . . .	1,545,590 46
of Dividends paid the last year, . . . . .	991,947 66
of Expenses of office, . . . . .	308,749 69
of other Expenditures, . . . . .	309,044 47
of Cash received for fire risks not terminated, . . . . .	1,842,386 00
required to re-insure all outstanding risks, . . . . .	921,252 41
of Premium Notes on risks not terminated, . . . . .	910,800 04
of Delinquent Notes not charged to profit and loss, . . . . .	12,576 89
Highest rate of interest received, . . . . .	7 <sup>1</sup> / <sub>8</sub> per cent.
paid on money borrowed, . . . . .	6 per cent.
Number of shares of Capital Stock pledged to the Com- pany, . . . . .	273
Balance to credit of profit and loss account, . . . . .	\$3,696,110 99
to debit of profit and loss account, . . . . .	268,481 54
Number of shares of Capital Stock owned by the Com- pany, or not subscribed for, . . . . .	-
Amount of capital consisting of Stockholders' Notes, . . . . .	3,010 00

## REMARKS.

### AMERICAN INSURANCE COMPANY, BOSTON.

[Incorporated, June 12, 1818—Charter expires, 1878.]

CHARLES E. GUILD, *President.*

*Secretary, A. C. DORR.*

*Office, No. 54 State Street.*

#### United States Stocks and Treasury Notes owned by the Company:—

		Par value.	Market val.
5 United States 6 per cent. Bonds,	. . .	\$25,000 }	
37 " " 6 " " "	. . .	37,000 }	\$66,650
6 Certificates of Indebtedness,	. . .	30,000 }	
14 " " " " "	. . .	14,000 }	42,290
			\$106,000
			\$108,940

#### Bank Stocks:—

		Par value per share.	Par value.	Market value per share.	Market value.
300 shares Atlas Bank, Boston,	. . .	\$100	\$30,000	\$99½	\$29,850
444 " Boston Bank, Boston,	. . .	50	22,200	63	27,972
250 " Bay State Bank, Lawrence,	. . .	75	18,750	75	18,750
308 " Columbian Bank, Boston,	. . .	100	30,800	108	33,264
45 " Eagle Bank, Boston,	. . .	100	4,500	109	4,905
170 " Globe Bank, Boston,	. . .	100	17,000	126	21,420
95 " Hamilton Bank, Boston,	. . .	100	9,500	130	12,350
2 " Massachusetts Bank, Boston,	. . .	250	500	250	500
173 " New England Bank, Boston,	. . .	100	17,800	112	19,376
220 " Railroad Bank, Boston,	. . .	75	16,500	82	18,040
100 " Suffolk Bank, Boston,	. . .	100	10,000	164	16,400
228 " State Bank, Boston,	. . .	60	13,680	63	14,364
280 " Union Bank, Boston,	. . .	100	28,000	113	31,640
			\$218,730		\$248,831

#### Railroad Stocks:—

20 shares	Boston and Lowell Railroad,	\$500	\$10,000	\$510	\$10,200
239	" Boston and Worcester R. R.,	100	23,900	143	34,177
275	" Boston and Providence R. R.,	100	27,500	142	39,050
26	" Nashua and Lowell Railroad,	100	2,600	100	2,600
66	" Taunton Branch Railroad,	. 100	6,600	100	6,600
130	" Western Railroad,	. . 100	13,000	151	19,630
227	" Philadelphia, Wilmington and Baltimore Railroad,	. . 50	11,350	63½	14,471½
			<hr/>		
			\$94,950		<hr/>
					\$126,728½

## Other Investments :—

	Par value per share.	Par value.	Market value per share.	Market value.
5 shares Boston Manufact'g Company,	\$700	\$3,500	\$700	\$3,500
12 " Hamilton "	1,000	12,000	930	11,760
5 " Lawrence "	1,000	5,000	785	3,925
10 " Merrimack "	1,000	10,000	1,015	10,150
6 " Tremont "	1,000	6,000	800	4,800
30 " Relief Steamboat Company, .	100	3,000	—	500
55 " Union Steamship Company, .	100	5,500	187	7,535
		<u>\$45,000</u>		<u>\$42,170</u>

## Assets of the Company, November 1, 1864 :—

United States stocks, (market value,) . . . . .	\$108,940 00
Bank stocks, (market value,) . . . . .	248,881 00
Railroad stocks, (market value,) . . . . .	126,728 25
Other investments, (market value,) . . . . .	42,170 00
Real estate, . . . . .	60,000 00
Cash on hand and in bank, . . . . .	1,444 19
Due from agents, . . . . .	2,441 07
Loaned on collateral, . . . . .	5,000 00
Premium notes on risks terminated, . . . . .	15,058 71
Premium notes on risks not terminated, . . . . .	43,650 14
	<u>\$654,263 86</u>

## Liabilities :—

Losses due and unpaid, . . . . .	\$914 15
Losses reported, upon which the liability of the Company is not determined, . . . . .	16,600 00
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	32,526 50
	<u>50,040 65</u>
	<u>\$604,222 71</u>
Deduct paid-up capital, . . . . .	300,000 00
Balance of surplus, . . . . .	<u>\$304,222 71</u>

## BAY STATE FIRE INSURANCE COMPANY, WORCESTER.

[Incorporated, March 20, 1860.]

CHARLES L. PUTNAM, *President.**Secretary,* W. S. DAVIS.

## United States Stocks owned by the Company :—

	Par value.	Market value.
United States 1881 Bonds, . . . . .	\$10,000	\$10,650 00
" " Certificates of Indebtedness, . . . . .	20,000	19,673 68
" " 5-20 Bonds, . . . . .	5,500	5,555 00
" " 6 per cent. Loan, . . . . .	5,000	5,000 00
	<u>\$40,500</u>	<u>\$40,878 68</u>

## State Stocks :—

Vermont 6 per cent. Bonds, . . . . .	\$5,000	\$5,000 00
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## Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
85 shares City Bank, Worcester, .	\$100	\$8,500	\$100	\$8,500
25 " Quinsigamond B'k, Worces'r, .	100	2,500	100	2,500
50 " Framingham B'k, Fram'gham, .	100	5,000	100	5,000
10 " Southbridge B'k, Southbridge, .	100	1,000	100	1,000
50 " Republic, Bank of, Boston, .	100	5,000	100½	5,025
8 " First National Bank, Boston, .	100	800	115	920
34 " Webster Bank, Boston, .	100	3,400	100¾	3,425½
100 " Bank of Commerce, Boston, .	100	10,000	101¼	10,125
12 " Eagle Bank, Boston, .	100	1,200	109	1,308
15 " Hide and Leather B'k, Boston, .	100	1,500	110	1,650
32 " Revere Bank, Boston, .	100	3,200	108	3,456
12 " National Bank, Boston, .	100	1,200	100	1,200
18 " Market Bank, Boston, .	100	1,800	100	1,800
12 " Atlas Bank, Boston, .	100	1,200	99½	1,194
		<u>\$46,800</u>		<u>\$47,108½</u>

## Railroad Stocks:—

47 shares Boston and Worcester Railroad, \$100	\$4,700	\$145	\$6,815
50 " Fitchburg Railroad, . . . 100	5,000	120	6,000
	<u>\$9,700</u>		<u>\$12,815</u>

## Railroad Bonds:—

Norwich and Worcester Railroad bonds, 7 per ct., \$7,000	\$7,000
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## Assets of the Company, November 1, 1864:—

United States bonds, (market value,) . . .	\$40,878 00
State stocks, (market value,) . . .	5,000 00
Bank stocks, (market value,) . . .	47,103 50
Railroad stocks, (market value,) . . .	12,815 00
Railroad bonds, (market value,) . . .	7,000 00
Cash on hand, . . .	4,512 51
Due from agents, . . .	1,987 70
Loaned on collateral, . . .	5,000 00
Office furniture, . . .	500 00
Accrued interest, . . .	1,155 00
	<u>\$125,931 71</u>

## Liabilities:—

Losses reported, upon which the liability of the Company is not determined, . . .	\$5,900 00
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . .	18,063 82
	<u>18,963 82</u>
	<u>\$106,967 89</u>
Deduct paid-up capital, . . .	104,800 00
	<u>\$2,167 89</u>

## BEVERLY INSURANCE COMPANY, BEVERLY.

[Incorporated, March 30, 1852.]

F. W. CHOATE, *President.**Secretary, R. G. BENNETT.*

## Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
11 shares Second National B'k, Boston, .	\$100	\$1,100	\$112	\$1,232
21 " Maverick Bank, Boston, .	100	2,100	90	1,890
10 " Hide and Leather B'k, Boston, .	100	1,000	112	1,120
20 " Revere Bank, Boston, .	100	2,000	110	2,200
23 " Naumkeag Bank, Salem, .	100	2,300	100	2,300
26 " Mercantile Bank, Salem, .	100	2,600	90	2,340
40 " Merchants' Bank, Salem, .	50	2,000	50	2,000
32 " Beverly Bank, Beverly, .	62½	2,000	65	2,080
20 " Village Bank, Danvers, .	75	1,500	85	1,700
10 " Andover Bank, Andover, .	100	1,000	100	1,000
10 " Grand Bank, Marblehead, .	100	1,000	100	1,000
10 " Bank of Cape Ann, Gloucester, .	100	1,000	110	1,100
6 " Gloucester Bank, Gloucester, .	100	600	116	696
		<hr/> \$20,200		<hr/> \$20,658

## Railroad Stocks:—

5 shares Eastern Railroad, . . .	\$100	\$500	\$103	\$515
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## Railroad Bonds:—

Eastern Railroad Bonds, . . . .	\$3,000	\$3,180
Essex Railroad Bonds, . . . .	1,000	950
	<hr/> \$4,000	<hr/> \$4,130

## Assets of the Company, November 1, 1864:—

Bank stocks, (market value,) . . . .	\$20,658 00
Railroad stocks, (market value,) . . . .	515 00
Railroad bonds, (market value,) . . . .	4,130 00
Cash on hand, . . . .	629 90
Loaned on mortgage of real estate, . . . .	4,557 36
Loaned on collateral, . . . .	1,400 00
Loaned without collateral, . . . .	250 00
Premium notes on risks terminated, . . . .	2,506 75
Premium notes on risks not terminated, . . . .	4,918 50
	<hr/> \$39,565 51

## Liabilities:—

Losses reported, upon which the liability of the Company is not determined, . . . .	\$1,700 00
Other claims against the Company, . . . .	100 00
	<hr/>
Amount carried forward, . . . .	\$1,800 00

<i>Amount of Assets brought forward,</i>		\$39,565 51
<i>Amount of Liabilities brought forward,</i>	\$1,800 00	
<i>Amount required to re-insure all outstanding risks,</i>		
<i>estimated at 50 per cent.,</i>	2,669 27	
		<u>4,469 27</u>
		\$35,096 24
<i>Deduct paid-up capital,</i>		<u>30,000 00</u>
<i>Balance of surplus,</i>		\$5,096 24

## BOSTON INSURANCE COMPANY, BOSTON.

[Incorporated, February 11, 1823.]

P. W. FREEMAN, *President.**Secretary,* HENRY WASHBURN.*Office, No. 62 State Street.*

## Bank Stocks owned by the Company :—

		Par value per share.	Par value.	Market value per share.	Market value.
188 shares	Merchants' Bank, Boston,	\$.100	\$18,800	\$100	\$18,800
230 "	New England Bank, Boston,	100	23,000	112	25,760
220 "	Shoe and Leather Dealers' B'k,	100	22,000	130	28,600
200 "	Suffolk Bank, Boston,	100	20,000	163½	32,750
200 "	Union Bank, Boston,	100	20,000	114	22,800
200 "	Globe Bank, Boston,	100	20,000	126	25,200
170 "	Bay State Bank, Lawrence,	75	22,750	73	12,410
150 "	Hide and Leather B'k, Boston,	100	15,000	107	16,050
150 "	Atlas Bank, Boston,	100	15,000	99½	14,925
150 "	Webster Bank, Boston,	100	15,000	100½	15,112½
70 "	Hamilton Bank,	100	7,000	129	9,030
100 "	Columbian Bank, Boston,	100	10,000	108½	10,850
100 "	Tremont Bank, Boston,	100	10,000	112	11,200
180 "	Railroad Bank, Lowell,	75	13,500	82	14,760
150 "	City Bank, Boston,	100	15,000	103½	15,412½
200 "	State Bank, Boston,	60	12,000	70	14,000
			<u>\$259 050</u>		<u>\$287 660</u>

## Railroad Stocks :—

150 shares	Boston and Providence R. R.,	\$.100	\$15,000	\$140	\$21,000
150 "	Taunton Branch Railroad,	100	15,000	112	16,800
210 "	Old Colony & Fall River R. R.,	100	21,000	127	26,670
150 "	Boston and Maine Railroad,	100	15,000	127	19,050

*Amounts carried forward,* . . . \$66,000      \$83,520



	Par value per share.	Par value.	Market value. per share.	Market value.
<i>Amounts brought forward,</i>		\$66,000		\$83,520
150 shares Western Railroad, . . . . .	\$100	15,000	\$150	22,500
20 " Boston and Lowell Railroad, . . . . .	500	10,000	510	10,200
120 " Boston and Worcester R. R., . . . . .	100	12,000	144	17,280
190 " Connecticut River Railroad, . . . . .	100	19,000	198	20,520
		<u>\$122,000</u>		<u>\$154,020</u>

Railroad Bonds:—

Western Railroad Bonds, . . . . .	\$4,000	\$4,120
New Bedford and Taunton R. R. Bonds, . . . . .	25,000	25,750
	<u>\$29,000</u>	<u>\$29,870</u>

Assets of the Company, November 1, 1864:—

Bank stocks, (market value,) . . . . .	\$287,660 00
Railroad stocks, (market value,) . . . . .	154,020 00
Railroad bonds, (market value,) . . . . .	29,870 00
Cash on hand, . . . . .	6,863 88
Loaned on mortgage of real estate, . . . . .	2,000 00
Loaned on collateral, . . . . .	27,700 00
Other investments, . . . . .	6,100 00
Premium notes on risks terminated, . . . . .	20,791 26
Premium notes on risks not terminated, . . . . .	100,564 79
	<u>\$635,569 98</u>

Liabilities:—

Losses reported, upon which the liability of the Company is not determined, . . . . .	\$29,187 86
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	59,194 12
	<u>88,381 48</u>
	<u>\$547,238 45</u>
Deduct paid-up capital, . . . . .	300,000 00
Balance of surplus, . . . . .	<u>\$247,238 45</u>

BOYLSTON FIRE AND MARINE INSURANCE COMPANY,  
BOSTON.

[Incorporated, February 26, 1835.]

JOSEPH W. BALCH, *President.*

*Secretary,* NOAH S. JENNEY.

*Office, No. 45 State Street.*

United States Stocks owned by the Company:—

	Par value.	Market val.
United States 6 per cent. Bonds of 1881, . . . . .	\$100,000	\$106,000

## State Bonds :—

	Par value.	Market val.
Massachusetts 6 per cent. Bonds, . . .	\$4,000	\$4,720
“ 5 per cent. Bonds, . . .	1,000	1,150
Rhode Island 6 per cent. Bonds, . . .	8,000	8,000
	<hr/> \$13,000	<hr/> \$13,870

## Bank Stocks :—

	Par value per share.	Par value.	Market value per share.	Market value.
737 shares Washington Bank, Boston, .	\$100	\$73,700	\$104	\$76,648
150 “ Webster Bank, Boston, .	100	15,000	100½	15,087½
4 “ Massachusetts Bank, Boston, .	250	1,000	250	1,000
150 “ Boston Bank, Boston, .	50	7,500	63	9,450
600 “ State Bank, Boston, .	60	36,000	63	37,800
266 “ Union Bank, Boston, .	100	26,600	113	30,058
435 “ Tremont Bank, Boston, .	100	43,500	112	48,720
200 “ Eagle Bank, Boston, .	100	20,000	108½	21,750
140 “ Columbian Bank, Boston, .	100	14,000	107	14,980
10 “ Suffolk Bank, Boston, .	100	1,000	169	1,690
		<hr/> \$238,300		<hr/> \$257,133½

## Railroad Stocks :—

323 shares Western Railroad, . . .	\$100	\$32,300	\$150	\$48,450
20 “ Boston and Worcester R. R., .	100	2,000	144	2,880
324 “ Boston and Providence R. R., .	100	32,400	140½	45,441
		<hr/> \$66,700		<hr/> \$96,771

## Assets of the Company, November 1, 1864 :—

United States stocks, (market value,) . . .	\$106,000 00
State bonds, (market value,) . . .	13,870 00
Bank stocks, (market value,) . . .	257,133 50
Railroad stocks, (market value,) . . .	96,771 00
60 shares Relief Steamboat Company, . . .	60 00
56 “ Union Steamship Co., (market value,) .	7,840 00
100 “ American Steamship Company, (amount paid in,) . . .	500 00
Albany city 5 per cent. Stock, . . .	4,500 00
Sundry Mutual Insurance Companies' scrip, .	796 74
Cash on hand, . . .	61,793 88
Loaned on mortgage of real estate, . . .	63,000 00
Loaned on collateral, . . .	138,793 08
Premium notes on risks terminated, . . .	33,686 86
Premium notes on risks not terminated, . .	103,757 63
Amount carried forward, . . .	<hr/> \$888,502 69

<i>Amount of Assets brought forward,</i>		\$888,502 69
<i>Liabilities :—</i>		
Losses reported, upon which the liability of the Company is not determined,	\$141,950 00	
Amount required to re-insure all outstanding risks, estimated at 50 per cent.,	71,851 98	
		<u>218,301 98</u>
		\$675,200 71
Deduct paid-up capital,	300,000 00	
		<u>\$375,200 71</u>

## BUNKER HILL FIRE INSURANCE COMPANY, CHARLESTOWN.

[Incorporated, March 5, 1868.]

COLUMBUS TYLER, *President.**Secretary, E. W. KEYES.*

United States Stocks owned by the Company :—

	Par value.
United States Certificates of Indebtedness,	\$37,000
“ “ 7 $\frac{1}{8}$ Notes, . . . . .	30,000
“ “ 5 per cent. Notes, . . . . .	1,250
	<u>\$68,250*</u>

Bank Stocks :—

	Par value per share.	Par value.	Market value per share.	Market value.
18 shares Howard Bank, . . . . .	\$100	\$1,800	\$103 $\frac{1}{4}$	\$1,862
3 “ Maverick Bank, . . . . .	100	300	100	300
50 “ Traders' Bank, . . . . .	100	5,000	100	5,000
19 “ Faneuil Hall Bank, . . . . .	100	1,900	126	2,394
6 “ Monument Bank, . . . . .	100	600	103	618
30 “ Shawmut Bank, . . . . .	100	3,000	103 $\frac{1}{4}$	3,112
28 “ Atlas Bank, . . . . .	100	2,800	106 $\frac{1}{4}$	2,975
60 “ Market National Bank, . . . . .	100	6,000	100	6,000
50 “ Bank of Commerce, . . . . .	100	5,000	103 $\frac{1}{4}$	5,387
5 “ National Hide and Leather Bank, . . . . .	100	500	110	550
		<u>\$26,900</u>		<u>\$28,198</u>

Assets of the Company, November 1, 1864 :—

United States stocks, (par value,) . . . . .	\$68,250 00
Bank stocks, (market value,) . . . . .	28,198 00
Cash on hand, . . . . .	1,696 00
	<u>\$98,144 00</u>
<i>Amount carried forward,</i> . . . . .	\$98,144 00

\* Market value not given.

<i>Amount of Assets brought forward,</i>	\$98,144 00	
Due from agents,	4,224 00	
Loaned on mortgage of real estate,	4,400 00	
Loaned on collateral,	986 00	
Loaned without collateral,	21,129 00	
Other investments,	300 00	
	<hr/>	\$129,133 00
<b>Liabilities:—</b>		
Losses reported, upon which the liability of the Company is not determined,	\$2,000 00	
Amount required to re-insure all outstanding risks, estimated at 50 per cent.,	21,791 76	
	<hr/>	21,791 76
		<hr/>
		\$107,341 24
Deduct paid-up capital,		100,000 00
		<hr/>
Balance of surplus,		\$7,341 24

## CITY FIRE INSURANCE COMPANY, BOSTON.

[Incorporated, March 15, 1847.]

CHAS. L. PITTS, *President*.*Secretary*, AUSTIN W. BENTON.*Office, No. 19 Kilby Street.*

United States Stocks owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Loan of 1881, (Registered,) . . .	\$16,000	\$17,120
“ “ 6 per cent. $\frac{1}{8}$ Loan of 1882, (Registered,) . . .	22,000	22,220
“ “ 6 per cent. $\frac{1}{8}$ Loan of 1882, (Coupons,) . . .	26,000	26,260
“ “ 5 per cent. Loan of 1874, (Coupons,) . . .	4,000	3,960
“ “ 7 $\frac{1}{8}$ per ct. Currency Loan, . . .	5,000	5,000
“ “ Certificates of Indebtedness, (April and May,) . . .	36,000	35,280
	<hr/>	<hr/>
	\$109,000	\$109,840

Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
75 shares North Bank, . . .	\$.100	\$7,500	\$102	\$7,650
150 “ Bank of North America, . . .	100	15,000	99 $\frac{1}{2}$	14,925
150 “ Washington Bank, . . .	100	15,000	101	15,150

<i>Amounts carried forward,</i>	\$37,500	\$37,725
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	Par value per share.	Par value.	Market value per share.	Market value.
<i>Amounts brought forward</i>	.	\$37,500		\$37,725
66 shares Second National Bank, .	\$.100	6,600	\$116	7,656
100 " Exchange Bank, .	. 100	10,000	120½	12,050
40 " Cambridge Market Bank, .	. 100	4,000	95	3,800
50 " Cambridge City Bank, .	. 100	5,000	100	5,000
10 " Faneuil Hall Bank, .	. 100	1,000	118	1,180
60 " Tremont Bank, .	. 100	6,000	112	6,720
20 " Howard Bank, .	. 100	2,000	100	2,000
70 " Eliot Bank, .	. 100	7,000	101	7,070
93 " Blackstone National, .	. 100	9,300	107	9,951
166 " First National Bank, .	. 100	16,600	115	19,090
83 " Continental National Bank, .	. 100	8,300	100	8,300
		<u>\$113,300</u>		<u>\$120,542</u>

*Assets of the Company, November 1, 1864:—*

United States stocks, (market value,) . .	\$109,840 00
Bank stocks, (market value,) . . . .	120,542 00
Cash on hand, . . . . .	2,242 25
Due from agents, . . . . .	497 27
Loaned on mortgage of real estate, . .	31,500 00
	<u>\$264,621 52</u>

*Liabilities:—*

Unclaimed dividends, . . . . .	\$617 50
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . .	15,792 81
	<u>16,409 81</u>
	<u>\$248,211 71</u>
Deduct paid-up capital, . . . . .	200,000 00
	<u>\$48,211 71</u>

CONWAY FIRE INSURANCE COMPANY, BOSTON.

[Incorporated, April 18, 1849.]

JAMES S. WHITNEY, *President.*

*Secretary,* D. C. ROGERS.

*Office, No. 79 State Street.*

*United States Stocks owned by the Company:—*

	Par value.	Market value.
United States $\frac{1}{10}$ Bonds, . . . . .	\$10,000	\$10,100

## Bank Stocks :—

	Par value per share.	Par value.	Market value per share.	Market value.
27 shares of Conway Bank, Conway,	\$.100	\$2,700	\$105	\$2,835

## Railroad Stocks :—

17 shares Boston and Maine Railroad,	\$.100	\$1,700	\$144	\$2,488
10 " Old Colony Railroad,	. 100	1,000	127	1,270
		<u>\$2,700</u>		<u>\$3,758</u>

The Company have loaned the amounts specified below on the following collaterals :—

	Par value per share.	Market value per share.	Am't loaned.
184 shares Conway Bank, Conway,	\$.100	\$100	\$18,400 00
15 " Exchange Bank, Boston,	. 100	120	1,500 00
10 " Bank of N. America, Boston,	100	100	202 33
5 " Northampton Bank,	. 100	125	500 00
4 " Bank of the State of N. Y.,	. 100	100	400 00
20 " Mechanics' Bank, Worcester,	100	100	2,000 00
51 " First Nat'l B'k, Northampton,	100	110	4,979 42
39 " Franklin Co. B'k, Greenfield,	100	110	3,900 00
12 " Greenfield Bank,	. 100	110	1,200 00
			<u>\$38,081 75</u>

## Assets of the Company, November 1, 1864 :—

United States stocks, (market value,) . . .	\$10,100 00
Bank stocks, (market value,) . . .	2,835 00
Railroad stocks, (market value,) . . .	3,758 00
Cash on hand, . . .	2,485 44
Due from agents, . . .	8,844 72
Loaned on mortgage of real estate, . . .	92,354 85
Loaned on collateral, . . .	33,081 75
Loaned without collateral, . . .	1,188 07
Other investments, . . .	10,580 99
	<u>\$165,228 32</u>

## Liabilities :—

Losses claimed and unpaid, . . .	\$1,000 00
Losses reported, upon which the liability of the Company is not determined, . . .	6,250 00
Unclaimed dividends, . . .	538 96
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . .	37,418 00
	<u>45,206 96</u>
	<u>\$120,021 36</u>

Paid-up capital, . . .	\$150,000 00
Net assets, . . .	120,021 36

Balance against the Company, \$29,978 64

## EQUITABLE MARINE INSURANCE COMPANY, PROVINCETOWN.

[Incorporated, February 10, 1845.]

JOSHUA E. BOWLEY, *President*.*Secretary*, ENOS N. YOUNG.

## Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
120 shares Freeman's Bank, Boston,	\$.100	\$12,000	\$102	\$12,240
60 " Provincetown Bank, Prov.,	. 100	6,000	100	6,000
		<u>\$18,000</u>		<u>\$18,240</u>

## Assets of the Company, November 1, 1864:—

Bank stocks, (market value,) . . . . .	\$18,240 00	
Cash on hand, . . . . .	446 01	
Loaned on mortgage of real estate, . . . . .	18,362 00	
Other investments, . . . . .	14,652 00	
Premium notes on risks terminated, . . . . .	5,749 00	
Premium notes on risks not terminated, . . . . .	2,693 00	
	<u>          </u>	\$60,142 01

## Liabilities:—

Losses claimed and unpaid, . . . . .	\$4,160 00	
Losses reported, upon which the liability of the Company is not determined, . . . . .	4,000 00	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	1,346 50	
	<u>          </u>	9,506 50
		<u>\$50,635 51</u>
Deduct paid-up capital, . . . . .		17,000 00
		<u>\$33,635 51</u>

## FIREMAN'S INSURANCE COMPANY, BOSTON.

[Incorporated, June 10, 1881.]

THOMAS C. AMORY, *President*.*Secretary*, S. G. ROGERS.*Office, No. 75 State Street.*

## United States Stocks owned by the Company:—

	Par value.	Market value.
United States $\frac{5}{8}$ Loan, . . . . .	\$8,000	\$8,000
" " Certificates of Indebtedness, . . . . .	117,000	114,660
" " 6 per cent. Bonds of 1881, . . . . .	50,000	53,000
	<u>\$175,000</u>	<u>\$175,660</u>

## Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
180 shares Atlas Bank, Boston, . . .	\$100	\$18,000	\$99½	\$17,910
40 " Bank of Brighton, . . .	80	3,200	75	3,000
100 " City Bank, Boston, . . .	100	10,000	102	10,200
210 " Columbian Bank, Boston, . . .	100	21,000	107	22,470
250 " Globe Bank, Boston, . . .	100	25,000	126	31,500
100 " Hamilton Bank, Boston, . . .	100	10,000	180	18,000
180 " Merchants' Bank, Boston, . . .	100	18,000	100	18,000
280 " Market National B'k, Boston, . . .	100	28,000	98	27,440
100 " New England Bank, Boston, . . .	100	10,000	112	11,200
180 " North Bank, Boston, . . .	100	18,000	100	18,000
120 " People's Bank, Boston, . . .	50	6,000	51½	6,180
175 " Railroad Bank, Lowell, . . .	75	13,125	83½	14,612½
110 " Second Nat'l Bank, Boston, . . .	100	11,000	128	14,080
27 " Suffolk Bank, Boston, . . .	100	2,700	168	4,536
164 " State Bank, Boston, . . .	60	9,840	70	11,480
155 " Traders' Bank, Boston, . . .	100	15,500	92	14,260
120 " Tremont Bank, Boston, . . .	100	12,000	112	13,440
150 " Union Bank, Boston, . . .	100	15,000	112	16,800
100 " Worcester Nat'l B'k, Wor., . . .	100	10,000	130	13,000
		<u>\$256,365</u>		<u>\$281,108½</u>

## Railroad Stocks:—

80 shares Boston and Providence R. R., \$100	\$8,000	\$140	\$11,200
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## Assets of the Company, November 1, 1864:—

United States stocks, (market value,) . . .	\$175,660 00
Bank stocks, (market value,) . . .	281,108 50
Railroad stocks, (market value,) . . .	11,200 00
Cash value of real estate, as charged upon the books, . . . . .	85,000 00
Cash on hand, . . . . .	7,414 61
Due from agents, . . . . .	187 41
Loaned on mortgage of real estate, . . .	77,000 00
Loaned on collateral, . . . . .	14,400 00
Loaned without collateral, . . . . .	15,000 00
	<u>\$616,920 52</u>

## Liabilities:—

Losses claimed and unpaid, . . . . .	\$6,122 88
Losses reported, upon which the liability of the Company is not determined, . . . . .	640 00
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	52,072 46
	<u>58,834 84</u>
	<u>\$558,085 68</u>
Deduct paid-up capital . . . . .	300,000 00
Balance of surplus, . . . . .	<u>\$258,085 68</u>



## DORCHESTER FIRE INSURANCE COMPANY, DORCHESTER.

[Incorporated, February 12, 1868.]

JNO. H. ROBINSON, *President.**Secretary, W. F. TEMPLE.*

## Bank Stocks owned by the Company:—

	Par value per share.	Par value.
17 shares State Bank, Boston, . . .	\$60	\$1,020
27 " Boston Bank, Boston, . . .	50	1,350
10 " Merchants' Bank, Boston, . . .	100	1,000
10 " Bank of Commerce, Boston, . . .	100	1,000
10 " Revere Bank, Boston, . . .	100	1,000
10 " Atlas Bank, Boston, . . .	100	1,000
10 " Maverick Bank, Boston, . . .	100	1,000
10 " Hide and Leather B'k, Boston, . . .	100	1,000
40 " Continental Bank, Boston, . . .	100	4,000
5 " Mt. Vernon Bank, Boston, . . .	100	500
30 " First National B'k, Dorchester, . . .	100	3,000
20 " Blue Hill Bank, Dorchester, . . .	100	2,000
10 " Mt. Wollaston Bank, Quincy, . . .	100	1,000
5 " Quincy Stone Bank, Quincy, . . .	100	500
10 " Rockland Bank, Roxbury, . . .	100	1,000
10 " Monument B'k, Charlestown, . . .	100	1,000
15 " Asiatic Bank, Salem, . . .	100	1,500
5 " Naumkeag Bank, Salem, . . .	100	500
10 " City Bank, Worcester, . . .	100	1,000
10 " Hopkinton Bank, Hopkinton, . . .	100	1,000
10 " Provincetown B'k, Provincetown, . . .	100	1,000
5 " Bank of Cape Ann, Gloucester, . . .	100	500
		<hr/>
		\$26,870

## Railroad Stocks:—

35 shares Old Colony and Newport R.R.,	\$100	\$3,500
10 " Boston and Maine Railroad, . . .	100	1,000
10 " Boston and Worcester R. R., . . .	100	1,000
10 " Western Railroad, . . .	100	1,000
*6 " Dighton and Somerset R. R., . . .	100	120
		<hr/>
		\$6,620

## Assets of the Company, November 1, 1864:—

Bank Stocks, (par value, market val. not returned,)	\$26,870 00
Railroad Stocks, " " "	6,620 00
Real estate, . . . . .	10,000 00
	<hr/>
Amount carried forward, . . . . .	\$43,490 00

\* 20 per cent. paid.

<i>Amount of Assets brought forward, . . .</i>	<i>\$43,490 00</i>
Cash on hand, . . . . .	1,617 00
Due from agents, . . . . .	1,574 17
Amount loaned on mortgage of real estate, . . . . .	17,045 30
Amount loaned on collateral, . . . . .	8,180 79
Other investments, . . . . .	1,500 00
	<u>\$68,407 26</u>
<b>Liabilities :—</b>	
Losses claimed and unpaid, . . . . .	7,888 00
	<u>\$61,019 26</u>
 Paid-up capital, . . . . .	 \$100,000 00
Net assets, . . . . .	61,019 26
	<u></u>
Balance against the Company, . . . . .	\$38,980 74

## ELIOT FIRE INSURANCE COMPANY, BOSTON.

[Incorporated, February 16, 1849.]

GEORGE A. CURTIS, *President.* Secretary, WILLIAM M. LATHROP.  
Office, No. 63 State Street.

## United States Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
36 United States 6 per ct. Bonds, 1881, \$1,000	\$1,000	\$36,000	\$1,070	\$38,520
<b>State Stocks :—</b>				
Massachusetts 6 per cent, 1866, . . . . .	1,000	3,000	1,600	4,800
“ 6 per cent., 1876, . . . . .	1,000	7,000	1,250	8,750
		<u>\$10,000</u>		<u>\$13,550</u>
<b>Bank Stocks :—</b>				
400 shares Eliot Bank, Boston, . . . . .	\$100	\$40,000	\$100	\$40,000
40 “ Boylston Bank, Boston, . . . . .	100	4,000	125	5,000
80 “ State Bank, Boston, . . . . .	60	4,800	64	5,120
20 “ Exchange Bank, Boston, . . . . .	100	2,000	120	2,400
40 “ Tremont Bank, Boston, . . . . .	100	4,000	112	4,480
42 “ Blackstone Bank, Boston, . . . . .	100	4,200	100	4,200
7 “ Eagle Bank, Boston, . . . . .	100	700	110	770
63 “ Second National B'k, Boston, . . . . .	100	6,300	120	7,560
80 “ Howard Bank, Boston, . . . . .	100	8,000	100	8,000
91 “ Maverick Bank, Boston, . . . . .	100	9,100	90	8,190
100 “ North Bank, Boston, . . . . .	100	10,000	110	11,000
50 “ Atlantic Bank, Boston, . . . . .	100	5,000	100	5,000
75 “ Bank of Commerce, Boston, . . . . .	100	7,500	104	7,800
90 “ “ N. America, Boston, . . . . .	100	9,000	100	9,000
50 “ “ the Republic, Bost'n, . . . . .	100	5,000	100	5,000
		<u>\$119,600</u>		<u>\$123,520</u>

## Railroad Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
50 shares Boston and Worcester R. R.,	\$100	\$5,000	\$144	\$7,200
100 " Boston and Providence R. R.,	100	10,000	142	14,200
75 " Fitchburg Railroad, . .	100	7,500	120	9,000
80 " Western Railroad, . .	100	8,000	150	4,500
17 " Portland, Saco and Ports- mouth Railroad, . .	100	1,700	105	1,785
		<u>\$27,200</u>		<u>\$36,685</u>

## Railroad Bonds:—

Ogdensburg Railroad Co. Bonds, 7 per cent., . . . .	\$1,000	\$3,000	\$1,000	\$3,000
Western R. R. Co. Bonds, 6 per ct.,	1,000	10,000	1,030	10,300
Old Colony and Fall River R. R. Co. Bonds, 5 per cent., . .	1,000	10,000	1,000	10,000
		<u>\$23,000</u>		<u>\$23,300</u>

## Other Investments:—

Boston City Loan, 6 per ct., 1867,	\$1,000	\$20,000	1,510	\$30,200
" " " 5 per ct., 1877,	1,000	6,000	1,150	6,900
Salem City Scrip, 6 per cent., 1882 and 1887, . . . .	1,000	10,000	1,000	10,000
		<u>\$36,000</u>		<u>\$47,100</u>

## Assets of the Company, November 1, 1864:—

United States stocks, (market value,) . .	\$38,520 00
State stocks, (market value,) . . . .	13,550 00
Bank stocks, (market value,) . . . .	123,520 00
Railroad stocks, (market value,) . . . .	86,685 00
Railroad Bonds, (market value,) . . . .	23,300 00
Cash on hand, . . . . .	7,252 55
Loaned on mortgage of real estate, . . . .	48,000 00
Loaned on collateral, . . . . .	23,600 00
Other investments, (market value,) . . . .	47,100 00
	<u>\$361,527 55</u>

## Liabilities:—

Losses due and unpaid, . . . . .	\$1,700 00
Unclaimed dividends, . . . . .	835 00
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . .	39,167 04
	<u>41,702 04</u>
	<u>\$319,825 51</u>
Deduct paid-up capital, . . . . .	200,000 00
Balance of surplus, . . . . .	<u>\$119,825 51</u>

## FRANKLIN INSURANCE COMPANY, BOSTON.

[Incorporated, February 10, 1823.]

WILLIAM M. BYRNES, *President.*      Secretary, EDMUND B. WHITNEY.  
Office, No. 44 State Street.

## United States Stocks owned by the Company:—

	Par value.	Market value.
United States $\frac{A}{10}$ Bonds, . . . . .	\$30,000	\$30,300

## Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
400 shares Atlas Bank, Boston, . . .	\$100	\$40,000	\$99 $\frac{1}{2}$	\$39,800
369 " City Bank, Boston, . . .	100	36,900	102 $\frac{1}{2}$	37,914 $\frac{1}{2}$
771 " Globe Bank, Boston, . . .	100	77,100	126	97,146
62 " Second National B'k, Boston, .	100	6,200	115	7,130
24 " Merchants' Bank, Boston, . .	100	2,400	100	2,400
414 " State Bank, Boston, . . .	60	24,840	63	26,082
141 " Union Bank, Boston, . . .	100	14,100	115	16,215
50 " Webster Bank, Boston, . . .	100	5,000	101	5,050
100 " Bay State Bank, Lawrence, . .	75	7,500	75	7,500
85 " Falmouth Bank, Falmouth, . .	100	8,500	100	8,500
10 " Spicket Falls B'k, Methuen, .	100	1,000	100	1,000
		\$218,540		\$243,787 $\frac{1}{2}$

## Railroad Stocks:—

168 shares Boston and Providence R. R.,	\$100	\$16,800	\$140	\$23,520
82 " Boston and Worcester R. R.,	100	3,200	144	4,608
		\$20,000		\$28,128

## Assets of the Company, November 1, 1864:—

United States stocks, (market value,) . . .	\$30,300 00
Bank stocks, (market value,) . . .	243,737 75
Railroad stocks, (market value,) . . .	28,128 00
Cash on hand, . . .	44,751 79
Loaned on mortgage of real estate, . . .	4,600 00
Loaned on collateral, . . .	19,710 95
Loaned on endorsed notes, . . .	3,274 98
Other investments, . . .	2,000 00
Premium notes on risks terminated, . . .	23,033 31
Premium notes on risks not terminated, . .	54,832 00
	<hr/> \$454,368 78

## Liabilities:—

Losses reported, upon which the liability of the Company is not determined, . . .	\$16,000 00
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . .	42,693 46
	<hr/> 58,693 46
	<hr/> \$395,675 32
Deduct paid-up capital, . . .	800,000 00
Balance of surplus, . . .	<hr/> \$95,675 32

## GLOUCESTER MARINE INSURANCE COMPANY, GLOUCESTER.

[Incorporated, March 5, 1847.]

FREDERICK G. LOW, *President*.*Secretary*, ALFRED PRESSON.

## United States Stocks owned by the Company:—

	Par value.	Market value.
United States Coupon, 6 per cent. Bonds		
of 1881, . . . . .	\$6,000	\$6,405
"    "    Coupon, 6 per cent., $\frac{1}{2}$ os,	2,600	2,626
"    "    Coupon, 5 per cent., $\frac{1}{2}$ os,	5,000	4,750
"    "    Certificates, Temp'y Loan,	5,610	5,610
	<hr/> \$19,210	<hr/> \$19,391

## Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
36 shares Gloucester Bank, Gloucester, . . . \$100		\$3,600	\$118	\$4,248
25 " Bank of Cape Ann, Gloucester, . . . 100		2,500	110	2,750
44 " Tremont Bank, Boston, . . . 100		4,400	112	4,928
42 " Atlas Bank, Boston, . . . 100		4,200	100	4,200
18 " Granite Bank, Boston, . . . 100		1,300	112 $\frac{1}{2}$	1,362 $\frac{1}{2}$
		<hr/> \$16 000		<hr/> \$17 488 $\frac{1}{2}$

## Railroad Stocks:—

70 shares Eastern Railroad, . . . \$100	\$7,000	\$105	\$7,350
40 " Western Railroad, . . . 100	4,000	151	6,040
10 " Boston and Providence R. R., 100	1,000	140	1,400
	<hr/> \$12,000		<hr/> \$14,790

## Assets of the Company, November 1, 1864:—

United States stocks, (market value,) . . .	\$19,391 00	
Bank stocks, (market value,) . . . . .	17,488 50	
Railroad stocks, (market value,) . . . . .	14,790 00	
Eastern Railroad bonds, . . . . .	2,040 00	
Cash on hand, . . . . .	1,936 72	
Loaned on mortgage of real estate, . . . . .	6,900 00	
Loaned on collateral, . . . . .	4,000 00	
Loaned without collateral, . . . . .	2,000 00	
Other investments, . . . . .	300 00	
Premium notes on risks terminated, . . . . .	3,968 37	
Premium notes on risks not terminated, . . . . .	13,029 98	
	<hr/>	\$85,844 57

## Liabilities:—

Losses claimed and unpaid, . . . . .	\$700 53	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	6,515 00	
	<hr/>	7,215 53
		<hr/> \$78,629 04
Deduct paid-up capital, . . . . .		50,000 00
		<hr/> \$28,629 04

## HAMPDEN FIRE INSURANCE COMPANY, SPRINGFIELD.

[Incorporated, April 14, 1861.]

JOSEPH C. PYNCHON, *President.**Secretary,* CHARLES MARSH.

## United States Stocks owned by the Company:—

	Par value.	Market val.
United States 6 per cent. Bonds of 1881, .	\$19,000	\$20,330
“ “ $\frac{5}{8}$ Bonds of 1882, .	4,000	4,040
“ “ Certificates of Indebtedness, .	3,000	3,000
	<hr/> \$26,000	<hr/> \$27,370

## Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
188 shares Pynchon Bank, Springfield, .	\$100	\$18,800	\$130	\$24,440
135 “ John Hancock B'k, “ .	100	13,500	105	14,175
53 “ Agawam Bank, Springfield, .	100	5,300	110	5,830
27 “ Chicopee Bank, Springfield, .	100	2,700	130	3,510
45 “ Second National B'k, Spring- field, .	100	4,500	130	5,850
50 “ Third Nat'l B'k, Springfield, .	100	5,000	100	5,000
25 “ City Nat'l Bank, Worcester, .	100	2,500	110	2,750
20 “ Hampshire Manuf. B'k, Ware, .	100	2,000	110	2,200
15 “ Blackstone Bank, Uxbridge, .	100	1,500	115	1,725
10 “ Hadley Falls Bank, Holyoke, .	100	1,000	110	1,100
8 “ Leicester Bank, Leicester, .	100	800	110	880
8 “ Hampden Bank, Westfield, .	100	800	115	920
5 “ Monson Bank, Monson, .	100	500	100	500
5 “ Lee Bank, Lee, .	70	350	70	350
15 “ Boston Nat'l Bank, Boston, .	100	1,500	100	1,500
3 “ Atlas Bank, Boston, .	100	300	100	300
2 “ Eliot Bank, Boston, .	100	200	100	200
80 “ Ocean Bank, New York, .	50	4,000	45	3,600
15 “ Continental Bank, New York, .	100	1,500	100	1,500
		<hr/> \$66,750		<hr/> \$76,330

## Railroad Stocks:—

15 shares New York & New Haven R.R.,	\$100	\$1,500	\$155	\$2,325
23 “ Watertown and Rome R. R.,	100	2,300	125	2,760
10 “ Western Railroad, .	100	1,000	150	1,500
10 “ Connecticut River Railroad, .	100	1,000	110	1,100
5 “ Hartford & New Haven R.R.,	100	500	240	1,200
		<hr/> \$6,300		<hr/> \$8,885

## Railroad Bonds:—

Watertown and Rome 7 per cent. Bonds,	\$1,700	\$1,700
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## Other Investments:—

20 shares Western Union Telegraph, .	\$100	\$2,000	\$100	\$2,000
15 “ Springfield Bridge, .	100	1,500	170	2,550
		<hr/> \$3,500		<hr/> \$4,550

## Assets of the Company, November 1, 1864:—

United States stocks, (market value,) . . . . .	\$27,370 00	
Bank stocks, (market value,) . . . . .	76,330 00	
Railroad stocks, (market value,) . . . . .	8,885 00	
Railroad bonds, (market value,) . . . . .	1,700 00	
Real estate, . . . . .	15,000 00	
Cash on hand, . . . . .	1,504 86	
Due from agents, . . . . .	18,549 88	
Loaned on mortgage of real estate, . . . . .	46,710 00	
Loaned on collateral, . . . . .	300 00	
Loaned without collateral, . . . . .	785 57	
Other investments, . . . . .	9,159 07	
		<u>\$206,243 88</u>

## Liabilities:—

Losses claimed, and losses reported, upon which the liability of the Company is not determined, . . . . .	\$15,286 63	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	39,530 98	
		<u>54,817 61</u>
		<u>\$151,426 27</u>
Deduct paid-up capital, . . . . .	150,000 00	
		<u>\$1,426 27</u>

## HOWARD FIRE INSURANCE COMPANY, BOSTON.

[Incorporated, January 31, 1848.]

JOSHUA W. DANIELS, *President.**Secretary,* EPHRAIM BROWN.*Office, No. 17 Kilby Street.*

## United States Stocks owned by the Company:—

	Par value.	Market value.
United States 6 per ct. Bonds, due 1881, . . . . .	\$5,000	\$5,300
" " 5-20 Bonds, . . . . .	30,000	30,300
" " Debt Certificates, . . . . .	5,000	4,800
	<u>\$40,000</u>	<u>\$40,400</u>

## Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
50 shares Bank of Commerce, Boston, . . . . .	\$100	\$5,000	\$103	\$5,150
50 " Bank of N. America, Boston, . . . . .	100	5,000	100	5,000
50 " Howard Bank, Boston, . . . . .	100	5,000	100	5,000
50 " First National Bank, Boston, . . . . .	100	5,000	115	5,750
20 " Eliot Bank, Boston, . . . . .	100	2,000	100	2,000
		<u>\$22,000</u>		<u>\$22,900</u>
<i>Amounts carried forward,</i> . . . . .				

	Par value per share.	Par value.	Market value per share.	Market value.
<i>Amounts brought forward,</i>		\$22,000		\$22,900
50 shares Pemberton Bank, Lawrence, .	\$100	5,000	\$105	5,250
20 " Bay State Bank, Lawrence, .	75	1,500	.75	1,500
132 " Appleton Bank, Lowell, .	100	13,200	115	15,180
15 " Lowell Bank, Lowell, .	100	1,500	110	1,650
10 " Prescott Bank, Lowell, .	100	1,000	112	1,120
500 " First National Bank, Lowell, .	100	50,000	100	50,000
		<u>\$94,200</u>		<u>\$97,600</u>
<b>Railroad Stocks:—</b>				
80 shares Lowell and Lawrence Railroad, .	\$100	\$8,000	\$110	\$8,800
52 " Stony Brook Railroad, .	100	5,200	105	5,460
		<u>\$13,200</u>		<u>\$14,260</u>
<b>Other Investments:—</b>				
10 shares Merrimack Manufact'ing Com- pany, Lowell, .		\$10,000		\$10,150
22 " Washington Mills, Lawrence, .		2,200		4,620
Accrued interest on U. S. Bonds, .				62
Dividends due and uncollected, .				370
		<u>\$12,200</u>		<u>\$15,202</u>
<b>Assets of the Company, November 1, 1864:—</b>				
United States stocks, (market value,) .		\$40,400	00	
Bank stocks, (market value,) .		97,600	00	
Railroad stocks, (market value,) .		14,260	00	
Other investments, .		15,202	00	
Cash on hand, .		5,570	92	
Due from agents, .		1,871	80	
Loaned on mortgage of real estate, .		42,758	62	
Loaned on collateral, .		41,362	88	
				<u>\$259,026 22</u>
<b>Liabilities:—</b>				
<b>Losses reported, upon which the liability of the Company is not determined,</b>		\$10,565	00	
Unclaimed dividends, .		1,644	00	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., .		19,811	05	
				<u>32,020 05</u>
				<u>\$227,006 17</u>
Deduct paid-up capital, .				200,000 00
				<u>\$27,006 17</u>
Balance of surplus, .				



## LYNN MECHANICS' FIRE AND MARINE INSURANCE COMPANY.

[Incorporated, July 22, 1888.]

M. C. PRATT, *President*.*Secretary*, AMOS RHODES.

United States Stocks owned by the Company :—

	Par value.	Market val.
United States 6 per cent. Bonds, 1881, . . .	\$5,000	\$5,300

State Stocks :—

Massachusetts Union Fund, . . . . .	5,000	6,500
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Bank Stocks :—

	Par value per share.	Par value.	Market value per share.	Market value.
185 shares Lynn Mechanics' Bank, Lynn, \$100		\$18,500	\$120	\$22,560
30 " Lighton Bank, Lynn, . . . 100		3,000	100	3,000
47 " City Bank, Lynn, . . . 100		4,700	108	5,076
128 " Shoe and Leather Dealers' Bank, Boston, . . . 100		12,800	130	16,640
50 " Bank of the Republic, Boston, 100		5,000	101	5,050
20 " Exchange Bank, Boston, . 100		2,000	125	2,500
		<u>\$46,000</u>		<u>\$54,826</u>

Assets of the Company, November 1, 1864 :—

United States stocks, (market value,) . . . . .	\$5,300 00
State stocks, (market value,) . . . . .	6,500 00
Bank stocks, (market value,) . . . . .	54,826 00
Cash on hand, . . . . .	3,866 34
Loaned on collateral, . . . . .	1,400 00
" without collateral, . . . . .	1,002 00
	<u>\$72,894 34</u>

Liabilities :—

Unclaimed dividend, . . . . .	\$177 00
United States tax, . . . . .	774 41
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	35 00
	<u>986 41</u>
	<u>\$71,907 93</u>
Deduct paid-up capital, . . . . .	50,000
Balance of surplus, . . . . .	<u>\$21,907 93</u>

## MANUFACTURERS' INSURANCE COMPANY, BOSTON.

[Incorporated, February 23, 1822.]

SAMUEL GOULD, *President.**Secretary,* JAMES I. GOODRICH.*Office, No. 59 State Street.*

## United States Stocks owned by the Company :—

	Par value.	Market val.
United States Bonds of 1881, . . . .	\$100,000	\$102,000
“ “ “ of 1884, 5-20's, . . . .	40,000	40,000
“ “ Certificates of Indebtedness, . .	18,000	16,000
	<hr/> \$158,000	<hr/> \$158,000

## Bank Stocks :—

	Par value per share.	Par value.	Market value. per share.	Market value.
1275 shares City Bank, Boston, . . .	\$100	\$127,500	\$103	\$131,325
550 “ Shoe & Leather B'k, Boston, .	100	55,000	125	68,750
500 “ Shawmut Bank, Boston, . . .	100	50,000	101	50,500
10 “ North Bank, Boston, . . . .	100	1,000	101	1,010
43 “ Traders' Bank, Boston, . . . .	100	4,300	101	4,343
250 “ State Bank, Boston, . . . .	60	15,000	75	18,750
140 “ Granite 2d Nat'l B'k, Boston, .	100	14,000	120	16,800
168 “ Eagle Bank, Boston, . . . .	100	16,800	115	19,320
160 “ Railroad Bank, Lowell, . . . .	75	12,000	80	12,800
100 “ Bay State Bank, Lawrence, . .	75	7,500	78	7,800
20 “ Market Bank, Boston, . . . .	100	2,000	100	2,000
60 “ New England Bank, Boston, . .	100	6,000	114	6,840
50 “ Third Nat'l B'k, Springfield, .	100	5,000	100	5,000
		<hr/> \$316,100		<hr/> \$345,238

Cost on Ledger, \$289,576.14.

## Railroad Bonds :—

Cheshire Railroad Bonds, . . . .	\$102,000	\$104,040
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Cost on Ledger, \$87,783.67.

## Assets of the Company, November 1, 1864 :—

United States stocks, (market value,) . . .	\$158,000 00
Bank stocks, (market value,) . . . .	345,238 00
Railroad bonds, (market value,) . . . .	104,040 00
National Dock and Warehouse Comp'y Bonds, .	50,000 00
Real estate, . . . . .	27,396 07
Cash on hand, including call loans and ad- vances on losses not adjusted, . . . .	162,954 41
Loaned on mortgage of real estate, . . . .	27,500 00
Loaned on collateral, . . . . .	88,937 85
Loaned without collateral, . . . . .	286,830 20

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Amount carried forward, . . . . \$1,250,896 53

<i>Amount of Assets brought forward,</i>	\$1,250,896 53	
Other investments, . . . . .	12,500 00	
Premium notes on risks terminated, . . . . .	28,932 65	
Premium notes on risks not terminated, . . . . .	146,221 24	
	<u>\$1,438,550 42</u>	
<b>Liabilities :—</b>		
Losses due and unpaid, . . . . .	\$8,000 00	
Losses reported, upon which the liability of the Company is not determined, . . . . .	103,500 00	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	108,535 48	
	<u>220,035 48</u>	
		<u>\$1,218,514 94</u>
Deduct paid-up capital, . . . . .		400,000 00
		<u>\$818,514 94</u>

### MASSASOIT INSURANCE COMPANY, SPRINGFIELD.

[Incorporated, March 25, 1857.]

ABRAHAM W. CHAPIN, *President.*

Secretary, SANFORD J. HALL.

#### United States Stocks owned by the Company :—

	Par value.	Market value.
United States Certificates of Indebtedness, . . . . .	\$19,000	\$18,145
“ “ 6 per ct. 1881 Coupon Bonds, . . . . .	17,000	18,190
“ “ 5-20 Bonds, . . . . .	60,900	62,100
	<u>\$96,900</u>	<u>\$98,435</u>

#### Bank Stocks :—

	Par value per share.	Par value.	Market value per share.	Market value.
145 shares Agawam Bank, Springfield, . . . . .	\$100	\$14,500	\$102½	\$14,824 .
51 “ Pynchon Bank, Springfield, . . . . .	100	5,100	106	5,400
20 “ Chicopee Bank, Springfield, . . . . .	100	2,000	107	2,150
163 “ Second Nat'l B'k, Springfield, . . . . .	100	16,300	112½	19,375
26 “ John Hancock B'k, Springf'd, . . . . .	100	2,600	100	2,600
64 “ Hadley Falls Bank, Holyoke, . . . . .	100	6,400	101	6,475
45 “ Monson Bank, Monson, . . . . .	100	4,500	100	4,500
30 “ Howard Bank, Boston, . . . . .	100	3,000	97	2,900
10 “ Atlantic Bank, Boston, . . . . .	100	1,000	100	1,000
37 “ First Nat'l B'k, Northampton, . . . . .	100	3,700	100	3,700
8 “ Northampton B'k, Northam'n, . . . . .	100	800	100	800
10 “ Merchants' Ex. B'k, N. York, . . . . .	50	500	50	500
5 “ Mechanics' Bank, Worcester, . . . . .	100	500	100	500
80 “ Second Nat'l B'k, N. Haven, . . . . .	100	8,000	115	9,200
		<u>\$68,900</u>		<u>\$78,924</u>

## Railroad Stocks:—

	Par value.	Market value.
45 shares Connecticut River R. R., . . .	\$4,500	\$1,700
40 " Boston and Worcester R. R., . . .	4,000	5,000
80 " Western Railroad, . . .	8,000	11,825
50 " New York Central Railroad, . . .	5,000	6,375
	<hr/> \$21,500	<hr/> \$24,900

## Assets of the Company, November 1, 1864:—

United States stocks, (market value,) . . .	\$98,435 00	
Bank stocks, (market value,) . . .	73,924 00	
Railroad stocks, (market value,) . . .	24,300 00	
Cash on hand, . . .	5,408 34	
Due from agents, . . .	9,674 42	
Loaned on mortgage of real estate, . . .	52,800 00	
Loaned on collateral, . . .	2,000 00	
Loaned without collateral, . . .	1,500 00	
Other investments, . . .	4,847 02	
	<hr/>	\$273,488 78

## Liabilities:—

Losses claimed and unpaid, . . .	\$2,695 74	
Losses reported, upon which the liability of the Company is not determined, . . .	8,500 00	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . .	59,126 15	
	<hr/>	70,321 89
		<hr/>
		\$203,166 89
Deduct paid-up capital, . . .		200,000 00
		<hr/>
Balance of surplus, . . .		\$3,166 89

## MERCHANTS' INSURANCE COMPANY, BOSTON.

[Incorporated, December 5, 1816.]

THOMAS C. SMITH, *President.**Secretary,* JAMES C. BRAMAN.*Office, No. 38 State Street.*

## United States Stocks owned by the Company:—

	Par value.	Market value.
United States Certificates of Indebtedness, . . .	\$20,000	\$19,850
" " " " . . .	10,000	9,550
	<hr/> \$30,000	<hr/> \$29,400

## Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
1000 shares Eagle Bank, Boston, .	\$.100	\$100,000	\$112	\$112,000
750 " Merchants' Bank, Boston, .	100	75,000	100	75,000
900 " Suffolk Bank, Boston, .	100	90,000	163½	146,925
900 " Globe Bank, Boston, .	100	90,000	126	113,400
100 " New England B'k, Boston, .	100	10,000	114	11,400
100 " City Bank, Boston, .	100	10,000	103	10,300
100 " Shoe & Leather B'k, Boston, .	100	10,000	130	13,000
160 " Railroad Bank, Lowell, .	75	12,000	83	13,280
100 " Revere Bank, Boston, .	100	10,000	110	11,000
12 " Massachusetts Bank, Boston, .	250	3,000	275	3,300
		<u>\$410,000</u>		<u>\$509,605</u>

## Railroad Stocks:—

300 shares Boston and Maine Railroad, .	\$100	\$30,000	\$127	\$38,100
240 " Boston and Providence R. R., .	100	24,000	140	33,600
		<u>\$54,000</u>		<u>\$71,700</u>

## Assets of the Company, November 1, 1864:—

United States stocks, (market value,) . . . . .	\$29,400 00
Bank stocks, (market value,) . . . . .	509,605 00
Railroad stocks, (market value,) . . . . .	71,700 00
Real estate, . . . . .	138,000 00
Cash on hand, . . . . .	2,966 73
Loaned on collateral, . . . . .	10,000 00
Loaned without collateral, . . . . .	8,887 48
Other investments, . . . . .	13,210 00
Premium notes on risks terminated, . . . . .	6,531 14
Premium notes on risks not terminated, . . . . .	20,630 50
	<u>\$810,930 85</u>

## Liabilities:—

Losses due and unpaid, claimed and unpaid, and losses reported, upon which the liability of the Company is not determined, . . . . .	\$11,500 00
Other claims against the Company, . . . . .	9,445 98
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	41,284 62
	<u>62,230 60</u>
	<u>\$748,700 25</u>
Deduct paid-up capital, . . . . .	500,000 00
Balance of surplus, . . . . .	<u>\$248,700 25</u>

## MERCANTILE MARINE INSURANCE COMPANY, BOSTON.

[Incorporated, February 11, 1828.]

STEPHEN H. BULLARD, *President.**Secretary,* WILLIAM B. COFFIN.*Office, No. 58 State Street.*

United States Stocks owned by the Company :—

	Par value.	Market val.
9 United States Certificates of Indebtedness, .	\$45,000	\$44,381½

## Bank Stocks :—

	Par value per share.	Par value.	Market value per share.	Market value.
100 shares Atlantic Bank, Boston, .	100	\$10,000	\$96½	\$9,675
200 " City Bank, Boston, .	100	20,000	102½	20,550
200 " Columbian Bank, Boston, .	100	20,000	108½	21,700
214 " Eagle Bank, Boston, .	100	21,400	112	23,968
390 " Globe Bank, Boston, .	100	39,000	126½	49,237½
80 " Hamilton Bank, Boston, .	100	8,000	130	10,400
160 " New England Bank, Boston, .	100	16,000	114	18,240
200 " North Bank, Boston, .	100	20,000	106½	21,250
37 " Railroad Bank, Lowell, .	75	2,775	82½	3,061½
266 " State Bank, Boston, .	60	15,960	63	16,758
720 " Suffolk Bank, Boston, .	100	72,000	163½	117,540
282 " Tremont Bank, Boston, .	100	28,200	112½	31,795½
250 " Union Bank, Boston, .	100	25,000	113½	28,312½
		<hr/> \$298,335		<hr/> \$459,563½

## Railroad Stocks :—

300 shares Boston and Providence R. R.,	\$100	\$30,000	\$140	\$42,000
150 " Portland, Saco and Ports- mouth Railroad, . .	100	15,000	101	15,150
		<hr/> \$45,000		<hr/> \$57,150

Assets of the Company, November 1, 1864 :—

United States stocks, (market value,) . . .	\$44,381 25
Bank stocks, (market value,) . . .	459,563 25
Railroad stocks, (market value,) . . .	57,150 00
Cash on hand, . . .	9,288 51
Loaned on collateral, . . .	9,500 00
Loaned without collateral, . . .	20,000 00
Premium notes on risks not terminated, . .	70,158 58
<i>Amount carried forward, . . .</i>	<hr/> \$670,041 59

<i>Amount of Assets brought forward,</i>		\$670,041 59
<b>Liabilities:—</b>		
Losses claimed and unpaid,	\$12,500 00	
Losses reported, upon which the liability of the Company is not determined,	25,940 57	
Unpaid dividends,	898 83	
Amount required to re-insure all outstanding risks, estimated at 50 per cent.,	35,079 29	
		<u>73,918 19</u>
		\$596,123 40
Deduct paid-up capital		<u>300,000 00</u>
Balance of surplus,		\$296,123 40

## NATIONAL INSURANCE COMPANY, BOSTON.

[Incorporated, June 18, 1825.]

AARON H. BEAN, *President.*

Secretary, GEORGE W. KUHN.

*Office, No. 66 State Street.*

## United States Stocks owned by the Company:—

	Par value.	Market val
United States Certificate of Indebtedness,	\$38,000	\$37,335
“ “ Coupon Bonds,	10,000	10,700
“ “ $\frac{1}{2}$ Bonds,	15,000	15,150
“ “ Registered Bonds,	15,000	16,050
	<u>\$78,000</u>	<u>\$79,235</u>

## Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
1,433 shares Hamilton Bank, Boston,	\$100	\$143,300	\$130	\$186,290
170 “ Shoe and Leather Dealers’ Bank, Boston,	100	17,000	130	22,100
355 “ State Bank, Boston,	60	21,300	63	22,365
184 “ Webster Bank, Boston,	100	18,400	102	18,768
150 “ Bay State Bank, Lawrence,	75	11,250	74 $\frac{1}{2}$	11,212 $\frac{1}{2}$
80 “ Atlas Bank, Boston,	100	8,000	100	8,000
70 “ Market Bank, Boston,	100	7,000	98 $\frac{1}{2}$	6,895
66 “ Shawmut Bank, Boston,	100	6,600	100 $\frac{1}{2}$	6,616 $\frac{1}{2}$
		<u>\$247,050</u>		<u>\$282,247</u>

## Railroad Stocks:—

187 shares Boston and Maine Railroad,	\$100	\$18,700	\$129	\$24,123
160 “ Boston and Providence R. R.,	100	16,000	140	22,400
70 “ Boston and Worcester R. R.,	100	7,000	144	10,080
30 “ Port’d, Saco and Ports’t’h R. R.,	100	3,000	105	3,150
		<u>\$44,700</u>		<u>\$59,753</u>

## Assets of the Company, November 1, 1864 :—

United States stocks, (market value,) . . . . .	\$79,235 00	
Bank stocks, (market value,) . . . . .	282,247 00	
Railroad stocks, (market value,) . . . . .	59,758 00	
Town of Brunswick, Me. Bond, (market val.,)	100 00	
Cash on hand, . . . . .	41,842 67	
Due from agents, . . . . .	2,978 86	
Loaned on mortgage of real estate, . . . . .	70,150 00	
Loaned on collateral, . . . . .	9,000 00	
Loaned without collateral, . . . . .	84,947 25	
Other investments, . . . . .	23,398 76	
Premium notes on risks terminated, . . . . .	627 00	
Premium notes on risks not terminated, . . . . .	44,164 56	
	<hr/>	\$648,444 10

## Liabilities :—

Losses reported, upon which the liability of the Company is not determined, . . . . .	\$32,000 00	
Other claims against the Company, . . . . .	1,874 50	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	52,107 73	
	<hr/>	85,982 23
		<hr/>
		\$562,461 87
Deduct paid-up capital, . . . . .		300,000 00
		<hr/>
Balance of surplus, . . . . .		\$262,461 87

## NEPTUNE INSURANCE COMPANY, BOSTON.

[Incorporated, June 5, 1880.]

GEO. F. OSBORNE, *President.*     *Secretary, pro tem.,* EUGENE B. HINKLEY.  
*Office, No. 64 State Street.*

## United States Stocks owned by the Company :—

	Par value.	Market value.
United States 6 per cent. Treasury Notes, . . . . .	\$15,000	\$15,975
State Stocks :—		
Massachusetts 6 per cent., 1866, . . . . .	\$6,000	\$7,800
“        6 per cent., 1868, . . . . .	13,000	16,900
“        6 per cent., 1877, . . . . .	10,000	12,500
“        5 per cent., 1873, . . . . .	5,000	5,650
Maine 6 per cent., 1871, . . . . .	4,000	4,000
	<hr/>	<hr/>
	\$38,000	\$46,850



## Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
600 shares Tremont Bank, Boston, . . .	\$100	\$60,000	\$113	\$67,800
266 " Columbian Bank, Boston, . . .	100	26,600	108	28,728
500 " Boston Bank, Boston, . . .	50	25,000	64	32,000
200 " Union Bank, Boston, . . .	100	20,000	113	22,600
200 " New England Bank, Boston, . . .	100	20,000	114	22,800
185 " Eagle Bank, Boston, . . .	100	18,500	112	20,720
160 " Shoe & Leather Bank, Boston, . . .	100	16,000	130	20,800
200 " State Bank, Boston, . . .	60	12,000	63	12,600
50 " Massachusetts Bank, Boston, . . .	250	12,500	270	13,500
110 " City Bank, Boston, . . .	100	11,000	103	11,330
100 " Bank of Commerce, Boston, . . .	100	10,000	102	10,200
90 " Atlantic Bank, Boston, . . .	100	9,000	97	8,730
75 " Merchants' Nat'l Bank, Boston, . . .	100	7,500	100	7,500
50 " Hamilton Bank, Boston, . . .	100	5,000	130	6,500
50 " Suffolk Bank, Boston, . . .	100	5,000	163	8,150
60 " Market National B'k, Boston, . . .	100	6,000	98½	5,910
36 " Globe Bank, Boston, . . .	100	3,600	126	4,536
100 " Bay State Bank, Lawrence, . . .	75	7,500	75	7,500
43 " Railroad Bank, Lowell, . . .	75	3,225	82	3,526
		<hr/> \$278,425		<hr/> \$315,430

## Railroad Stocks:—

113 shares Boston and Providence R. R.,	\$100	\$11,300	\$140	\$15,820
22 " Boston and Lowell Railroad, . . .	500	11,000	510	11,220
100 " Western Railroad, . . .	100	10,000	151	15,100
112 " Old Colony and Newport R. R., . . .	100	11,200	127	14,224
50 " Boston and Maine Railroad, . . .	100	5,000	127	6,350
18 " Dighton and Somerset R. R., . . .	100	1,800	100	1,800
		<hr/> \$50,300		<hr/> \$64,514

## Railroad Bonds:—

Western Railroad bonds, 6 per cent., 1875, . . .	\$17,000	\$17,510
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## Other Investments:—

City of Boston 6 per cent., 1868, . . .	\$5,000	\$6,600
" " 5 per cent., 1869, . . .	20,000	24,000
" " 5 per cent., 1874, . . .	14,000	16,100
" Roxbury, 6 per cent., 1874, . . .	7,000	7,000
" " 5 per cent., 1870, . . .	5,000	4,750
" Albany, 6 per cent., 1879, . . .	10,000	10,200
" " Water Loan, 6 per cent., 1876, . . .	2,000	2,040
Brooklyn Sewerage Loan, 7 per cent., 1865, . . .	5,000	5,000
	<hr/> \$68,000	<hr/> \$75,690

## Assets of the Company, November 1, 1864:—

United States stocks, (market value,) . . . . .	\$15,975 00
State stocks, (market value,) . . . . .	46,850 00
Bank stocks, (market value,) . . . . .	315,430 00
Railroad stocks, (market value,) . . . . .	64,514 00
Railroad bonds, (market value,) . . . . .	17,510 00
Other investments, (market value,) . . . . .	75,690 00
Cash on hand, . . . . .	41,285 22
Loaned on mortgage of real estate, . . . . .	27,350 00
Loaned on collateral, . . . . .	45,000 00
Loaned without collateral, . . . . .	39,370 50
Premium notes on risks terminated, . . . . .	22,150 62
Premium notes on risks not terminated, . . . . .	120,237 36
All other investments, . . . . .	3,500 00
	<hr/> \$834,862 70

## Liabilities:—

Losses reported, upon which the liability of the Company is not determined, . . . . .	\$79,000 00
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	80,264 15
	<hr/> 159,264 15
	\$675,598 55
Deduct paid-up capital, . . . . .	300,000 00
	<hr/> \$375,598 55

## NORTH AMERICAN FIRE INSURANCE COMPANY, BOSTON.

[Incorporated, February 28, 1861.]

ALBERT BOWKER, *President.**Secretary,* IRVING MORSE.*Office, No. 10 Old State House.*

## United States Stocks owned by the Company:—

	Par value.	Market val.
United States $\frac{5}{8}$ Bonds, . . . . .	\$45,000	\$45,450
“ “ Certificates of Indebtedness, due January, 1865, . . . . .	8,000	7,930
“ “ Certificates of Indebtedness, due March, 1865, . . . . .	5,000	4,925
	<hr/> \$58,000	<hr/> \$58,305

## Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
250 shares Bank of Commerce, Boston, \$100	\$25,000	\$101 $\frac{1}{2}$	\$25,812 $\frac{1}{2}$	
120 “ Atlas Bank, Boston, . . . . . 100	12,000	99 $\frac{1}{2}$	11,940	
50 “ Traders' Bank, Boston, . . . . . 100	5,000	92	4,600	
	<hr/> \$42,000		<hr/> \$41,852	
<i>Amounts carried forward,</i> . . . . .				

<i>Amounts brought forward</i> . . .		\$42,000		\$41,852
50 shares	Faneuil Hall Bank, Boston, . \$100	5,000	\$119	5,950
100 "	Bank of N. America, Boston, 100	10,000	99	9,900
125 "	National Bank, Boston, . 100	12,500	99	12,375
150 "	Webster Bank, Boston, . 100	15,000	100	15,000
200 "	Maverick Bank, Boston, . 100	20,000	92	18,400
134 "	Columbian Bank, Boston, . 100	13,400	108½	14,539
25 "	City Bank, Boston, . . 100	2,500	102½	2,568½
100 "	Blackstone Bank, Boston, . 100	10,000	106½	10,675
50 "	Freeman's Bank, Boston, . 100	5,000	99	4,950
50 "	Granite (2d Nat.) B'k, Boston, 100	5,000	115½	5,762½
25 "	Globe Bank, Boston, . . 100	2,500	126	3,150
150 "	Merchants' Bank, Boston, . 100	15,000	100	15,000
71 "	Eagle Bank, Boston, . . 100	7,100	115	8,165
50 "	Washington Bank, Boston, . 100	5,000	102	5,100
50 "	Hamilton Bank, Boston . 100	5,000	135	6,750
100 "	Shawmut Bank, Boston, . 100	10,000	100	10,000
120 "	Tremont Bank, Boston, . 100	12,000	112	13,440
100 "	Howard Bank, Boston, . 100	10,000	100	10,000
100 "	Hide & Leather B'k, Boston, 100	10,000	108	10,800
		<u>\$217,000</u>		<u>\$224,377½</u>

**Railroad Stocks:—**

20 shares	Western Railroad, . . . \$100	\$2,000	\$150	\$3,000
2 "	Lowell Railroad, . . . 500	1,000	500	1,000
20 "	Worcester Railroad, . . 100	2,000	144	2,880
20 "	Providence Railroad, . . 100	2,000	141	2,820
5 "	Eastern Railroad, . . . 100	500	105½	528½
108 "	Fitchburg Railroad, . . 100	10,800	118	12,744
		<u>\$18,300</u>		<u>\$22,972½</u>

**Assets of the Company, November 1, 1864:—**

United States stocks, (market value,) . . .	\$58,305 00
Bank stocks, (market value,) . . .	224,377 75
Railroad stocks, (market value,) . . .	22,972 75
Cash on hand, . . . . .	12,809 32
Loaned on mortgage of real estate, . . .	62,389 07
Loaned on collateral, . . . . .	22,500 00
Unpaid premiums, . . . . .	2,171 98
	<u>\$405,525 82</u>

**Liabilities:—**

Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	41,492 68
	<u>\$364,033 14</u>
Deduct paid-up capital, . . . . .	200,000 00
	<u>\$164,033 14</u>

## OLD COLONY INSURANCE COMPANY, PLYMOUTH.

[Incorporated, March 6, 1835.]

WILLIAM T. DAVIS, *President.**Secretary,* JOHN T. HALL.

## Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
37 shares Old Colony Bank, Plymouth, .	\$100	\$3,700	\$100	\$3,700
32 " Plymouth Bank, Plymouth, .	100	3,200	107½	3,440
20 " Market Bank, Boston, .	100	2,000	100	2,000
13 " Merchants' Bank, Boston, .	100	1,300	103	1,339
15 " New England Bank, Boston, .	100	1,500	118	1,770
15 " Union Bank, Boston, .	100	1,500	118	1,770
40 " Railroad Bank, Lowell, .	75	3,000	80	3,200
10 " Massachusetts Bank, Boston, .	250	2,500	275	2,750
20 " Boston Bank, Boston, .	50	1,000	73	1,460
10 " Exchange Bank, Boston, .	100	1,000	122	1,220
12 " Tremont Bank, Boston, .	100	1,200	120	1,440
35 " Wareham Bank, Wareham, .	100	3,500	100	3,500
		<u>\$25,400</u>		<u>\$27,589</u>

## Railroad Stocks :—

2 shares Old Colony and Newport R. R., .	\$100	\$200	\$130	\$260
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## Assets of the Company, November 1, 1864 :—

Bank stocks, (market value,) . . . . .	\$27,589 00	
Railroad stocks, (market value,) . . . . .	260 00	
Real estate, . . . . .	2,500 00	
Cash on hand, . . . . .	2,176 74	
Due from agents and ledger accounts against individuals, . . . . .	9,844 70	
Loaned on mortgage of real estate, . . . . .	5,456 28	
Loaned on collateral, . . . . .	2,251 16	
Loaned without collateral, . . . . .	8,419 47	
Other investments, . . . . .	500 00	
Premium notes on risks terminated, . . . . .	5,026 69	
Premium notes on risks not terminated, . . . . .	16,225 45	
	<u>\$80,249 49</u>	

## Liabilities :—

Borrowed, (bank stocks given as collateral,) . . . . .	\$15,950 00	
Losses claimed and unpaid, . . . . .	1,314 82	
Other claims against the Company, . . . . .	2,442 81	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	22,954 87	
	<u>42,662 50</u>	
	<u>\$37,586 99</u>	

Paid-up capital, . . . . . \$50,000 00

Net assets, . . . . . 37,586 99

Balance against the Company, . . . . . \$12,413 01

## PEOPLE'S MUTUAL FIRE INSURANCE COMPANY, WORCESTER.

[Incorporated, March 23, 1847.]

HENRY CHAPIN, *President.**Secretary,* AUGUSTUS N. CURRIER.

## United States Treasury Notes owned by the Company:—

	Par value.	Market val.
18 United States Bonds, 1881, . . .	\$18,000	\$19,170
4 " " " " . . .	2,000	2,230
Accrued interest on ditto, . . .		400
27 United States $\frac{5}{8}$ Bonds, . . .	27,000	27,540
18 " " " " . . .	6,500	6,630
10 " " " " . . .	1,000	1,020
14 " " Certificates of Indebtedness, . . .	14,000	13,440
8 " " Certificates of Indebtedness, . . .	15,000	14,400
23 " " $\frac{1}{2}$ Bonds, . . .	23,000	23,000
1 " " " " . . .	500	500
1 " " " " . . .	100	100
Accrued interest on the above, . . .		168
	<hr/> \$107,100	<hr/> \$108,498

## State Stocks:—

1 Massachusetts State Bond, . . .	\$1,000	\$1,250
2 Rhode Island State Bonds, . . .	10,000	10,250
Loaned State of Massachusetts, . . .	3,000	3,000
	<hr/> \$14,000	<hr/> \$14,600

## Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
100 shares Blackstone Canal B'k, Providence, R. I., . . .	\$25	\$2,500	\$27	\$2,700
10 " Bank of N. America, Prov., . . .	50	500	54	540
80 " Bank of Commerce, Prov., . . .	50	4,000	53	4,240
5 " Manufacturers' Bank, Prov., . . .	100	500	100	500
100 " Merchants' Bank, Providence, . . .	50	5,000	53	5,300
30 " American Bank, Providence, . . .	50	1,500	53	1,590
30 " First Nat'l Bank, Westboro', . . .	100	3,000	105	3,150
50 " First National Bank, Boston, . . .	100	5,000	115	5,750
20 " First Nat'l Bank, Worcester, . . .	100	2,000	110	2,200
32 " City Bank, Worcester, . . .	100	3,200	110	3,520
31 " Central Bank, Worcester, . . .	100	3,100	110	3,410
65 " Quinsigamond B'k, Worces'r, . . .	100	6,500	110	7,150
Accrued interest on the above, . . .				236 $\frac{1}{2}$
		<hr/> \$36,800		<hr/> \$40,286 $\frac{1}{2}$

## Railroad Stocks :—

	Par value per share.	Par value.	Market value per share.	Market value.
140 shares Boston and Worcester R. R.,	\$100	\$14,000	\$145	\$20,300
49 " Worcester and Nashua R. R.,	75	3,675	96	4,704
15 " Boston and Providence R. R.,	100	1,500	140	2,100
165 " Prov. and Worcester R. R.,	100	16,000	140	22,400
15 " Western Railroad.	100	1,500	150	2,250
Accrued interest on the above,				810
		<u>\$36,875</u>		<u>\$52,564</u>

## Railroad Bonds :—

8 Western Railroad Bonds,	\$8,000	\$8,240
8 " " " "	4,000	4,120
5 Worcester and Nashua R. R. Bonds,	5,000	5,150
Accrued interest on the above,		60
	<u>\$17,000</u>	<u>\$17,570</u>

## Assets of the Company, November 1, 1864 :—

United States stocks, (market value,) . . . . .	\$108,498 00	
State stocks, (market value,) . . . . .	14,600 00	
Bank stocks, (market value,) . . . . .	40,286 50	
Railroad stocks, (market value,) . . . . .	52,564 00	
Railroad bonds, (market value,) . . . . .	17,570 00	
Loaned town of Grafton, . . . . .	5,375 00	
Real estate, . . . . .	40,000 00	
Cash on hand, . . . . .	9,668 87	
Loaned on mortgage of real estate, . . . . .	81,634 00	
Accrued interest on the same, . . . . .	1,297 00	
Loaned on collateral, . . . . .	7,150 00	
Accrued interest on same, . . . . .	186 00	
Loaned without collateral, . . . . .	19,200 00	
Accrued interest on same, . . . . .	265 00	
Office furniture, . . . . .	1,274 70	
	<u>\$399,513 57</u>	

## Liabilities :—

Losses claimed and unpaid, . . . . .	\$8,525 00	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	91,655 18	
	<u>100,180 18</u>	
		<u>\$299,333 39</u>
Deduct paid-up capital, . . . . .		200,000 00
Balance of surplus, . . . . .		<u>\$99,333 39</u>

# PRESCOTT FIRE AND MARINE INSURANCE COMPANY, BOSTON.

[Incorporated, April 18, 1855.]

FRANKLIN GREENE, Jr., *President.*

*Secretary,* RICHARD POPE.

*Office, No. 20 Congress Street.*

## United States Stocks owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds, . . . . .	\$11,500	\$11,642 $\frac{1}{2}$
“ “ 6 per cent. Bonds, 1881, . . . .	4,000	4,280
“ “ Certificates of Indebtedness, . . .	3,000	3,000
	<hr/> \$18,500	<hr/> \$18,922 $\frac{1}{2}$

## Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
20 shares North Bank, Boston, . . . .	\$100	\$2,000	\$102	\$2,040
60 “ Mechanics’ Bank, Boston, . . . .	100	6,000	109	6,540
10 “ Mt. Vernon Bank, Boston, . . . .	100	1,000	90	990
35 “ Mt. Wollaston B’k, Quincy, . . . .	100	3,500	102	3,570
20 “ Blackstone Bank, Boston, . . . .	100	2,000	107	2,140
41 “ Maverick Bank, Boston, . . . .	100	4,100	89	3,649
10 “ National Bank, Boston, . . . .	100	1,000	100	1,000
6 “ Malden Bank, Malden, . . . .	100	600	100	600
40 “ Bank of Commerce, Boston, . . . .	100	4,000	101	4,040
20 “ Safety Fund Bank, Boston, . . . .	100	2,000	116	2,320
100 “ Hide & Leather B’k, Boston, . . . .	100	10,000	110	11,000
		<hr/> \$35,700		<hr/> \$37,889

## Railroad Stocks:—

35 shares Western Railroad, . . . .	\$100	\$3,500	\$150	\$5,250
30 “ Boston and Worcester R. R., . . . .	100	3,000	144	4,320
27 “ Boston and Providence R. R., . . . .	100	2,700	140	4,200
30 “ Boston and Maine Railroad, . . . .	100	3,000	127	4,810
20 “ Northern Railroad, . . . .	100	2,000	80	1,600
		<hr/> \$14,200		<hr/> \$20,180

## Assets of the Company, November 1, 1864:—

United States bonds, (market value,) . . . .	\$18,922 75
Bank stocks, (market value,) . . . .	37,889 00
Railroad stocks, (market value,) . . . .	20,180 00
Cash on hand, . . . .	1,184 15
Due from agents, . . . .	5,668 08
Loaned on mortgage of real estate, . . . .	57,706 00
Loaned on collateral, . . . .	27,930 00

*Amount carried forward,* . . . . \$169,479 98

<i>Amount of Assets brought forward,</i>	\$169,479 98
Loaned without collateral,	887 60
Interest accrued to date,	2,005 18
	<hr/> \$172,372 76

## Liabilities:—

Losses reported, upon which the liability of the Company is not determined,	\$3,250 00
Losses claimed and unpaid,	6,000 00
Unpaid dividends,	628 00
Amount required to re-insure all outstanding risks, estimated at 50 per cent.,	82,999 78
	<hr/> 42,847 78
	<hr/> \$129,525 03
Deduct paid-up capital,	100,000 00
	<hr/>
Balance of surplus,	\$29,525 03

## SALEM MARINE INSURANCE COMPANY, SALEM.

[Incorporated, February 6, 1856.]

JEREMIAH PAGE, *President.**Secretary,* WILLIAM NORTHEY.

## United States Stocks owned by the Company:—

	Par value.	Market val.
United States $\frac{1}{2}$ Bonds,	\$5,000	\$5,000
“ “ Certificates of Indebtedness,	15,000	14,250
	<hr/> \$20,000	<hr/> \$19,250

## State Stocks:—

Massachusetts 5 per cent. State Bonds,	\$10,000	\$11,500
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## Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
66 shares Merchants' Bank, Salem,	\$50	\$3,300	\$50	3,800
30 “ Mercantile Bank, Salem,	100	3,000	95	2,850
109 “ Exchange Bank, Salem,	66 $\frac{1}{2}$	7,266 $\frac{1}{2}$	66 $\frac{1}{2}$	7,266 $\frac{1}{2}$
98 “ First National Bank, Salem,	100	9,800	100	9,800
150 “ Naumkeag Bank, Salem,	100	15,000	100	15,000
80 “ North Bank, Boston,	100	8,000	106	8,480
98 “ Granite Bank, Boston,	100	9,800	116	11,368
100 “ Bank of Commerce, Boston,	100	10,000	103 $\frac{1}{2}$	10,350
51 “ Atlantic Bank, Boston,	100	5,100	100	5,100
100 “ Webster Bank, Boston,	100	10,000	103	10,300
		<hr/> \$81,266 $\frac{1}{2}$		<hr/> \$83,814 $\frac{1}{2}$
<i>Amounts carried forward,</i>				



<i>Amounts brought forward,</i>			\$81,266½	\$83,814½
30 shares Merchants' Bank, Boston,	\$100	3,000	\$101	3,030
30 " Eliot Bank, Boston,	100	3,000	100	3,000
12 " Shawmut Bank, Boston,	100	1,200	101	1,212
16 " Boston Nat'l Bank, Boston,	100	1,600	100	1,600
			<hr/>	<hr/>
			\$90,066½	\$92,656½

## Assets of the Company, November 1, 1864:—

United States stocks, (market value,)	\$19,250 00
State stocks, (market value,)	11,500 00
Bank stocks, (market value,)	92,656 66
Cash on hand,	11,399 00
Premium notes on risks terminated,	4,341 37
Premium notes on risks not terminated,	16,756 42
	<hr/>
	\$155,903 45

## Liabilities:—

Losses reported, upon which the liability of the Company is not determined,	\$3,500 00
Amount required to re-insure all outstanding risks, estimated at 50 per cent.,	8,378 21
	<hr/>
	11,878 21
	<hr/>
	\$144,025 24
Deduct paid-up capital,	100,000 00
	<hr/>
Balance of surplus,	\$44,025 24

## SHOE AND LEATHER DEALERS' FIRE AND MARINE INSURANCE COMPANY, BOSTON.

[Incorporated, May 8, 1855.]

JOHN C. ABBOTT, *President.**Secretary,* C. M. STIMSON.*Office, No. 11 Kilby Street.*

## United States Stocks owned by the Company:—

	Par value.	Market value.
30 United States $\frac{1}{16}$ Bonds,	\$30,000	\$30,225
20 " " Bonds, 1881,	20,000	21,850
	<hr/>	<hr/>
	\$50,000	\$51,575

## State Stocks:—

5 Massachusetts 6 per ct. Bonds, 1874,	\$5,000	\$6,250
5 " " " 1876,	5,000	6,250
	<hr/>	<hr/>
	\$10,000	\$12,500

## Bank Stocks:—

		Par value per share.	Par value.	Market value per share.	Market value.
200 shares	National B'k of the Republic, Boston, . . . . .	\$100	\$20,000	\$101	\$20,200
117 "	Shoe and Leather Dealers' B'k, Boston, . . . . .	100	11,700	130	15,210
100 "	Howard Bank, Boston, . . . . .	100	10,000	100	10,000
100 "	Eliot Bank, Boston, . . . . .	100	10,000	102	10,200
50 "	First National Bank, Boston, . . . . .	100	5,000	110	5,500
50 "	Nat'l Hide and Leather Bank, Boston, . . . . .	100	5,000	110	5,500
42 "	Blackstone Bank, Boston, . . . . .	100	4,200	100	4,200
30 "	Mechanics' Bank, Boston, . . . . .	100	3,000	112	3,360
25 "	Atlas Bank, Boston, . . . . .	100	2,500	100	2,500
20 "	Tremont Bank, Boston, . . . . .	100	2,000	112	2,240
16 "	New England Bank, Boston, . . . . .	100	1,600	112	1,792
10 "	Revere Bank, Boston, . . . . .	100	1,000	108	1,080
8 "	State Bank, Boston, . . . . .	60	480	68	544
168 "	City Bank, Lynn, . . . . .	100	16,800	105	17,640
50 "	Laighton Bank, Lynn, . . . . .	100	5,000	100	5,000
20 "	Third Nat'l B'k, Springfield, . . . . .	100	2,000	100	2,000
10 "	Spicket Falls Bank, Methuen, . . . . .	100	1,000	100	1,000
			<hr/> \$101,280		<hr/> \$107,966

## Railroad Stocks:—

100 shares	Fitchburg Railroad, . . . . .	\$100	\$10,000	\$118	\$11,800
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## Railroad Bonds:—

10	Old Colony and Fall River R. R. Bonds, 5 per cent., . . . . .	\$1,000	\$10,000	\$1,000	\$10,000
4½	Eastern Railroad Income Bonds, December, 1864, . . . . .	1,000	4,500	1,000	4,500
7	Eastern R. R. Mortgage Bonds, 1874, . . . . .	1,000	7,000	1,000	7,000
			<hr/> \$21,500		<hr/> \$21,500

## Assets of the Company, November 1, 1864:—

United States stocks, (market value,) . . . . .	\$51,575 00
State stocks, (market value,) . . . . .	12,500 00
Bank stocks, (market value,) . . . . .	107,966 00
Railroad stocks, (market value,) . . . . .	11,800 00
Railroad bonds, (market value,) . . . . .	21,500 00
Cash on hand, . . . . .	6,033 66
Due from agents, . . . . .	1,915 03
Loaned on mortgage of real estate, . . . . .	23,025 00
Loaned on collateral, . . . . .	15,000 00
Other investments, . . . . .	9,000 00
Premium notes on risks terminated, . . . . .	12,181 86
Premium notes on risks not terminated, . . . . .	8,454 60
Amount carried forward, . . . . .	<hr/> \$275,951 15

<i>Amount of Assets brought forward,</i>		\$275,951 15
<b>Liabilities:—</b>		
Losses due and unpaid,	\$578 00	
All other claims against the Company,	1,017 00	
Amount required to re-insure all outstanding risks, estimated at 50 per cent.,	82,200 95	
		<u>33,795 95</u>
		\$242,155 20
Deduct paid-up capital,		200,000 00
		<u>Balance of surplus,</u>
		\$42,155 20

### SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY, SPRINGFIELD.

[Incorporated, April 24, 1849.]

EDMUND FREEMAN, *President.*

*Secretary,* WILLIAM CONNOR, Jr.

United States Stocks owned by the Company:—

	Par value.	Market val.
United States 6 per cent. Coupon Bonds, 1881,	\$87,900	\$94,932
“ “ 6 per cent. Registered Bonds,	3,000	3,210
“ “ Certificates of Indebtedness,	15,000	14,850
	<u>\$105,900</u>	<u>\$112,992</u>

Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
23 shares Western Bank, Springfield,	\$100	\$2,300	\$20	\$460
8 “ Agawam Bank, Springfield,	100	800	112	896
10 “ John Hancock B'k, Springf'd,	100	1,000	105	1,050
50 “ Pyncheon Bank, Springfield,	100	5,000	130	6,500
78 “ Chicopee Bank, Springfield,	100	7,800	130	10,140
14 “ Second National B'k, Springfield,	100	1,400	130	1,820
100 “ Third Nat'l B'k, Springfield,	100	10,000	130	10,300
70 “ Hampshire M'n'f's B'k, Ware,	100	7,000	100	7,000
20 “ First Nat'l B'k, Northampton,	100	2,000	130	2,600
10 “ Monson Bank, Monson,	100	1,000	103	1,030
75 “ Merchants' Bank, Boston,	100	7,500	100	7,500
58 “ Bank of Commerce, Boston,	100	5,800	100	5,800
60 “ Atlas Bank, Boston,	100	6,000	100	6,000
92 “ Howard Bank, Boston,	100	9,200	100	9,200
100 “ Webster Bank, Boston,	100	10,000	100	10,000

*Amounts carried forward,* . . . \$76,800 \$80,296

		Par value per share.	Par value.	Market value per share.	Market value.
<i>Amounts brought forward,</i>		.	\$76,800		\$80,296
17 shares	Boylston Bank, Boston, .	\$.100	1,700	\$127½	2,099
50 "	Eliot Bank, Boston, .	100	5,000	100	5,000
160 "	Second Nat'l Bank, Boston, .	100	16,000	115	18,400
100 "	Continental B'k, New York, .	100	10,000	100	10,000
100 "	American Ex. B'k, New York, .	100	10,000	117	11,700
50 "	Bank of Commerce, N. York, .	100	5,000	105	5,250
			<hr/>		
			\$124,500		\$132,745

## Railroad Stocks:—

300 shares	Western Railroad, . . .	\$.100	\$30,000	\$151	\$45,300
120 "	Boston and Worcester R. R., .	100	12,000	144	17,280
53 "	Boston and Providence R. R., .	100	5,300	140	7,420
200 "	Old Colony and Fall Riv. R. R., .	100	20,000	126	25,200
100 "	Boston and Maine Railroad, .	100	10,000	129½	12,925
100 "	Fitchburg Railroad, . . .	100	10,000	118	11,800
45 "	Connecticut River Railroad, .	100	4,500	108	4,860
29 "	Worcester and Nashua R. R., .	75	2,175	97	2,813
59 "	Rome and Watertown R. R., .	100	5,900	120	7,080
83 "	Rome and Watertown R. R., (new stock, first inst'm't paid.)				2,075
33 "	Dighton and Somerset R. R., (first instalment paid,) . . .				660
			<hr/>		
			\$99,875		\$137,418

## Railroad Bonds:—

Watertown and Rome Railroad Bonds, . . .	\$1,500	\$1,650
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## Other Investments:—

Office and Agency furniture, . . . . .	\$2,045 20
30 shares Springfield Aqueduct Company's stock, (first instalment paid,) . . . . .	1,500 00
<hr/>	
	\$3,545 20

## Assets of the Company, November 1, 1864:—

United States stocks, (market value,) . . .	\$112,992 00
Bank stocks, (market value,) . . . . .	132,745 00
Railroad stocks, (market value,) . . . . .	137,413 00
Railroad bonds, (market value,) . . . . .	1,650 00
Other investments, . . . . .	3,545 20
Real estate, . . . . .	83,109 69
Cash on hand, . . . . .	2,736 81
Due from agents, . . . . .	19,257 71
Loaned on mortgage of real estate, . . . . .	82,429 99
Loaned on collateral, . . . . .	8,050 00
Loaned without collateral, . . . . .	1,855 00
<i>Amount carried forward,</i> . . . . .	<hr/>
	\$535,784 40

<i>Amount of Assets brought forward,</i>	\$250,896 58
<b>Liabilities :—</b>	
Losses claimed and unpaid,	\$8,195 96
Losses reported, upon which the liability of the Company is not determined,	3,250 00
Amount required to re-insure all outstanding risks, estimated at 50 per cent.,	122,083 22
	<hr/> 133,529 18
	\$402,255 22
Deduct paid-up capital,	300,000 00
	<hr/>
Balance of surplus,	\$102,255 22

### SUFFOLK FIRE INSURANCE COMPANY, BOSTON.

[Incorporated, February 18, 1859.]

JAMES H. LUNT, *President.*

*Secretary,* EDWARD FOSTER.

*Office, No. 24 Kilby Street.*

United States Stocks owned by the Company :—

	Par value.	Market val.
United States Certificates of Indebtedness,	\$55,000	\$53,900
United States Coupon Bonds, 1881,	21,000	22,470
	<hr/> \$76,000	<hr/> \$76,370

Bank Stocks :—

	Par value per share.	Par value.	Market value per share.	Market value.
82 shares Traders' Bank, Boston, .	\$100	\$8,200	\$92	\$7,544
67 " North Bank, Boston, .	100	6,700	102	6,834
50 " Shawmut Bank, Boston, .	100	5,000	102	5,100
44 " Second Nat'l Bank, Boston, .	100	4,400	115	5,060
75 " Merchants' Bank, Boston, .	100	7,500	100	7,500
100 " Revere Bank, Boston, .	100	10,000	110	11,000
50 " Atlas Bank, Boston, .	100	5,000	102	5,100
50 " Bay State Bank, Lawrence, .	75	3,750	80	4,000
22 " Bank of Commerce, Boston, .	100	2,200	101	2,222
50 " Bank of N. America, Boston, .	100	5,000	103	5,150
85 " Continental Bank, Boston, .	100	8,500	103	8,755
18 " Massachusetts Bank, Boston, .	250	3,250	275	3,575
31 " Maverick Bank, Boston, .	100	3,100	95	2,945
66 " Blackstone Bank, Boston, .	100	6,600	105	6,930
32 " Atlantic Bank, Boston, .	100	3,200	100	3,200
		<hr/> \$82,400		<hr/> \$84,915

## Railroad Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
100 shares Boston and Providence R. R., .	\$100	\$10,000	\$148	\$14,800
44 " Boston and Maine Railroad, .	100	4,400	127	5,558
150 " Eastern Railroad, .	100	15,000	108	15,900
100 " Cheshire Railroad, .	100	10,000	52	5,200
		<u>\$39,000</u>		<u>\$41,458</u>

## Assets of the Company, November 1, 1864:—

United States stocks, (market value,) . . .	\$76,370 00	
Bank stocks, (market value,) . . .	84,915 00	
Railroad stocks, (market value,) . . .	41,458 00	
Cash on hand, . . .	8,322 13	
Unpaid premiums, . . .	7,855 23	
Loaned on collateral, . . .	8,880 00	
5 shares Boston Exchange Company, . . .	3,000 00	
	<u></u>	\$225,800 86

## Liabilities:—

Losses claimed and unpaid, (not due,) . . .	\$15,800 00	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . .	86,597 73	
	<u></u>	52,897 73
		\$178,402 63
Deduct paid-up capital, . . .		150,000 00
Balance of surplus, . . .		<u>\$23,402 63</u>

## TRADERS' AND MECHANICS' INSURANCE COMPANY, LOWELL.

[Incorporated, April 20, 1848—Additional Act, March, 1864.]

CHARLES B. COBURN, *President.**Secretary, E. F. SHERMAN.*

## United States Stocks owned by the Company:—

	Par value.	Market val.
United States Bonds of 1881, . . .	\$12,500	\$13,312½
" " $\frac{1}{16}$ Bonds . . .	12,000	12,120
" " Certificates of Indebtedness, . . .	6,000	5,790
	<u>\$30,500</u>	<u>\$31,222½</u>

## Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
70 shares Bank of Commerce, Boston, .	\$100	\$7,000	\$102	\$7,140
20 " Howard Bank, Boston, .	100	2,000	101	2,020
20 " Revere Bank, Boston, .	100	2,000	102	2,040
10 " Eliot Bank, Boston, .	100	1,000	102	1,020
		<u>\$12,000</u>		<u>\$12,220</u>
<i>Amounts carried forward</i> . . .				

	Par value per share.	Par value.	Market value per share.	Market value.
<i>Amounts brought forward,</i>		\$12,000		\$12,220
7 shares Hide & Leather B'k, Boston,	\$100	700	\$106	742
10 " Bank of Republic, Boston,	100	1,000	100	1,000
15 " Railroad Bank, Lowell,	75	1,128	82	1,230
8 " Wamesit Bank, Lowell,	100	800	100	800
23 " Prescott Bank, Lowell,	100	2,300	110	2,530
15 " Merchants' Bank, Lowell,	100	1,500	100	1,500
14 " Lowell Bank, Lowell,	100	1,400	105	1,470
30 " Pemberton Bank, Lawrence,	100	3,000	103	3,090

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 \$23,823

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 \$24,582

**Railroad Stocks:—**

5 shares Stony Brook Railroad,	\$100	\$500	\$100	\$500
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**Assets of the Company, November 1, 1864:—**

United States stocks, (market value,)	\$31,222	50
Bank stocks, (market value,)	24,582	00
Railroad stocks, (market value,)	500	00
Real estate,	3,596	00
Cash on hand,	477	40
Due from agents,	1,161	09
Loaned on mortgage of real estate,	22,200	00
Loaned on collateral,	2,000	00
Loaned without collateral,	1,250	00
Other investments,	8,702	15
	<hr/>	\$95,691 14

**Liabilities:—**

All claims against the Company,	\$434	84
Amount required to re-insure all outstanding risks, estimated at 50 per cent.,	9,488	89
	<hr/>	9,923 73
		\$85,767 41
Deduct paid-up capital,		50,000 00
Balance of surplus,		<hr/>
		\$35,767 41

**WASHINGTON INSURANCE COMPANY, BOSTON.**

[Incorporated, February 7, 1824.]

 ISAAC SWEETSER, *President.*

Secretary, BENJAMIN SWEETSER.

*Office, No. 72 State Street.*
**United States Stocks owned by the Company:—**

	Par value.	Market value.
United States 6 per cent. Treasury Notes, 1881,	\$85,000	\$90,545
" " 5-20 Treasury Notes,	20,000	20,200
" " 3 years 7 $\frac{1}{8}$ Treasury Notes,	15,000	15,000
	<hr/>	<hr/>
	\$120,000	\$125,745

## Bank Stocks :—

	Par value per share.	Par value.	Market value per share.	Market value.
200 shares Atlas Bank, Boston, . .	\$100	\$20,000	\$99½	\$19,900
60 " Boston Bank, Boston, . .	50	3,000	63	3,780
47 " Boylston Bank, Boston . .	100	4,700	112	5,264
131 " City Bank, Boston, . .	100	13,100	102	13,362
213 " Columbian Bank, Boston, . .	100	21,300	107	22,791
50 " Continental Bank, Boston, . .	100	5,000	100	5,000
70 " Freeman's Bank, Boston, . .	100	7,000	112	7,840
150 " Hide & Leather B'k, Boston, . .	100	15,000	108	16,200
100 " Market Bank, Boston, . .	100	10,000	98	9,800
60 " Massachusetts Bank, Boston, . .	250	15,000	265	15,900
104 " New England Bank, Boston, . .	100	10,400	112	11,648
100 " North Bank, Boston, . .	100	10,000	102	10,200
166 " Second National B'k, Boston, . .	100	16,600	115	19,090
320 " State Bank, Boston, . .	60	19,200	70	22,400
100 " Suffolk Bank, Boston, . .	100	10,000	160	16,000
50 " Tremont Bank, Boston, . .	100	5,000	112	5,600
103 " Union Bank, Boston, . .	100	10,300	112	11,536
50 " Webster Bank, Boston, . .	100	5,000	100	5,000
		<hr/> \$200,600		<hr/> \$221,311

## Railroad Stocks :—

100 shares Boston and Worcester R. R.,	\$100	\$10,000	\$144	\$14,400
100 " Eastern Railroad, . .	100	10,000	105	10,500
100 " Fitchburg Railroad, . .	100	10,000	118	11,800
140 " Old Colony and Fall River and Newport Railroad, . .	100	14,000	127	17,780
200 " Philad. and Wilmington and Baltimore Railroad, . .	50	10,000	63½	12,750
7 " Vermont and Canada R. R.,	100	700	110	770
50 " Western Railroad, . .	100	5,000	150	7,500
24 " Dighton and Somerset R. R.,	100	2,400	100	2,400
		<hr/> \$62,100		<hr/> \$77,900

Cost on the books, \$48,012.

## Railroad Bonds :—

1 Rutland and Burlington Railroad Bond, . .	\$1,000	\$640
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## Assets of the Company, November 1, 1864 :—

United States stocks, (market value,) . .	\$125,745 00
Bank stocks, (market value,) . . . .	221,311 00
Railroad stocks, (market value,) . . . .	77,900 00
Railroad bond, (market value,) . . . .	640 00
Real estate, . . . . .	8,000 00
Cash on hand, . . . . .	39,057 33

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Amount carried forward, . . . . \$472,653 33



<i>Amount of Assets brought forward,</i>	\$472,653 33	
Loaned on mortgage of real estate, . . . . .	61,000 00	
Loaned on collateral, . . . . .	26,300 00	
City of Charlestown 6 per cent. bonds, . . . . .	52,000 00	
Other investments, . . . . .	2,800 00	
Premium notes on risks terminated, . . . . .	29,606 73	
Premium notes on risks not terminated, . . . . .	149,505 29	
	<hr/>	\$793,865 35
<i>Liabilities :—</i>		
Losses claimed and unpaid, . . . . .	\$41,100 00	
Losses reported, upon which the liability of the Company is not determined, . . . . .	92,000 00	
Other claims, . . . . .	4,566 00	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	85,699 11	
	<hr/>	223,365 11
		<hr/>
		\$570,500 24
Deduct paid-up capital, . . . . .		300,000 00
		<hr/>
Balance of surplus, . . . . .		\$270,500 24

### WESTERN MASSACHUSETTS INSURANCE COMPANY, PITTSFIELD.

[Incorporated, February 11, 1852.]

E. H. KELLOGG, *President.*

*Assist. Secretary,* SAM'L E. HOWE.

United States Stocks owned by the Company :—

	<i>Par value.</i>
United States 5-20 Bonds, . . . . .	\$25,375

*State Stocks :—*

Massachusetts 6 per cent. Loan, . . . . .	\$18,416 71
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*Bank Stocks :—*

	<i>Par value per share.</i>	<i>Par value.</i>	<i>Market value. per share.</i>	<i>Market value.</i>
121 shares Pittsfield Bank, Pittsfield, . . . . .	\$100	\$12,100	\$105	\$12,705
80 " Adams Bank, Adams, . . . . .	100	8,000	105	8,400
80 " Webster Bank, Boston, . . . . .	100	3,000	102½	3,045
80 " Merchants' Bank, Boston, . . . . .	100	3,000	102½	3,015
10 " Hide & Leather Bank, Boston, . . . . .	100	1,000	110	1,100
		<hr/>		<hr/>
		\$27,100		\$28,265

*Railroad Stocks :—*

1 share Stockbridge & Pittsfield R. R., . . . . .	\$100	\$100	\$100	\$100
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*Other Investments :—*

15 shares Pittsfield Coal Gas Co., . . . . .	\$100	\$1,500	\$105	\$1,575 00
Personal Property, . . . . .				1,196 47
				<hr/>
				\$2,771 47

## Assets of the Company, November 1, 1864 :—

United States stocks, . . . . .	\$25,375 00	
State stocks, . . . . .	18,418 71	
Bank stocks, (market value,) . . . . .	28,265 00	
Railroad stocks, (market value,) . . . . .	100 00	
Other investments, . . . . .	2,771 47	
Cash on hand, . . . . .	9,607 72	
Due from agents, . . . . .	14,268 17	
Loaned on mortgage of real estate, . . . . .	96,815 01	
Loaned on collateral, . . . . .	48,603 90	
Other investments, . . . . .	2,014 50	
	<hr/>	\$246,232 48
Liabilities :—		
Losses claimed and unpaid, . . . . .	\$700 00	
Losses reported, upon which the liability of the Company is not determined, . . . . .	5,980 00	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	62,875 31	
	<hr/>	69,555 31
		<hr/>
		\$176,877 17
Deduct paid-up capital, . . . . .		150,000 00
		<hr/>
Balance of surplus, . . . . .		\$26,877 17



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MUTUAL MARINE AND MUTUAL FIRE AND MARINE  
COMPANIES.

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	ALLIANCE. Boston.	ATLANTIC MUTUAL. Provincetown.	CHINA MUTUAL. Boston.	[Old Charter.] COMMERCIAL MUTUAL. (Marine.) New Bedford.	[New Charter.] COMMERCIAL MUTUAL. (Marine.) New Bedford.
Amount invested in U. S. Stocks, (market value,) . . . . .	-	\$18,405 00	\$81,500 00	\$79,100 00	-
invested in Treasury Notes, (market value,) . . . . .	-	-	-	-	-
invested in State Stocks, (market value,) . . . . .	-	-	12,800 00	-	-
invested in Bank Stocks, (market value,) . . . . .	-	7,794 00	286,040 00	22,153 00	-
invested in Railroad Stocks, (market value,) . . . . .	-	1,440 00	44,000 00	7,995 00	-
invested in Railroad Bonds, (market value,) . . . . .	-	-	-	28,000 00	-
invested in Real Estate, . . . . .	-	-	-	-	-
Other investments, . . . . .	\$6,060 00	-	23,676 81	-	-
Cash on hand and in bank, . . . . .	86,081 52	2,864 14	8,861 54	2,840 44	\$1,998 85
in hands of agents, . . . . .	-	-	-	-	-
Amount loaned on mortgage of real estate, . . . . .	-	-	-	-	-
loaned on notes secured by collaterals, . . . . .	-	-	-	-	-
loaned on notes without collateral security, . . . . .	-	-	25,000 00	-	5,000 00
of Stock Notes on hand not overdue, . . . . .	250,000 00	1,946 61	16,000 00	53,221 07½	9,000 00\$
of Premium Notes on hand past due, . . . . .	-	100,000 00	-	-	160,000 00
of Premium Notes on risks terminated, . . . . .	61,674 84	8,306 08	32,286 16	34,461 20	13,429 67
of Premium Notes on risks not terminated, . . . . .	5,473 99	6,118 34	130,057 27	17,179 06	125,647 15
of delinquent Premium Notes not charged to profit and loss account, . . . . .	5,524 51	-	3,818 05	-	-
of Scrip issued for profits which remains out- standing, . . . . .	223,859 64*	27,104 00	887,390 28	1,760 80	11,750 00
of Debts due the Company, other than those before enumerated, . . . . .	20,057 86	-	2,838 51½	-	-
of Marine Risks not terminated, . . . . .	-	85,865 00	5,029,386 00	92,564 00	1,055,284 00
of Fire Risks not terminated, . . . . .	-	-	-	-	-
received in cash for Fire Risks not terminated, . . . . .	-	-	-	-	-
Highest rate of Interest received, . . . . .	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.

Amount received for Interest, . . . . .	\$7,130 35	\$30 88	\$32,848 27	\$15,699 98	\$188 68
Highest rate of Interest paid for borrowed money, . . . . .	6 per cent.	-	-	6 per cent.	-
Amount paid for Interest, . . . . .	16,970 74	-	-	170 80	152 89
borrowed which remains unpaid, . . . . .	170,000 00†	-	-	-	-
of Fire Losses paid the past year, . . . . .	45,012 57	-	-	-	-
of Marine Losses paid the past year, . . . . .	809,958 23	4,574 71	316,275 06	-	66,109 14
of losses ascertained and unpaid, . . . . .	84,150 00	1,875 00	-	-	8,159 17
of losses claimed, other than those ascertained and unpaid, . . . . .	41,900 00	173 50	72,000 00	11,198 50	9,500 00
of expenses, taxes, and commissions paid the past year, . . . . .	27,154 10	2,685 02‡	81,360 05	4,915 85	1,613 11

\* Called in and cancelled since November 1, 1894.

† Sundry claims for premium and re-insurance.

† Stock notes given as collateral.

‡ Including \$382.70, paid for re-insurance.

§ Loaned to corporations.

	EQUITABLE SAFETY. Boston.	GLOUCESTER FISHING. Gloucester.	HINGHAM AND COHASSET. Cohasset.	MERCHANTS'. (Mutual Marine.) Newburyport.	MUTUAL MARINE. New Bedford.
Amount invested in U. S. Stocks, (market value), . . .	\$103,289 00	-	-	\$16,750 00	\$48,350 00
invested in Treasury Notes, (market value), . . .	-	-	-	-	-
invested in State Stocks, (market value), . . .	-	-	-	9,750 00	-
invested in Bank Stocks, (market value), . . .	129,563 50	-	-	8,690 00	215,038 00
invested in Railroad Stocks, (market value), . . .	44,466 25	-	-	3,600 00	31,679 00
invested in Railroad Bonds, (market value), . . .	41,000 00	-	-	-	-
invested in Real Estate, . . .	-	-	-	-	-
Other investments, . . .	4,456 83	-	-	-	57,087 79
Cash on hand and in bank, . . .	19,103 97	\$2,393 56	-	4,526 58	10,729 05
in hands of agents, . . .	-	-	-	-	-
Amount loaned on mortgage of real estate, . . .	9,100 00	-	-	-	1,249 92
loaned on notes secured by collaterals, . . .	-	-	-	-	3,000 00
loaned on notes without collateral security, . . .	-	-	-	-	48,746 87
of Stock Notes on hand not overdue, . . .	-	155,200 00	\$11,150 00	94,000 00	-
of Stock Notes on hand past due, . . .	-	-	-	-	-
of Premium Notes on risks terminated, . . .	42,861 31	-	-	11,085 24	35,299 06
of Premium Notes on risks not terminated, . . .	247,111 23	39,435 82	1,784 83	34,927 76	66,158 36
of delinquent Premium Notes not charged to profit and loss account, . . .	1,375 24	-	-	-	6,602 49
of Scrip issued for profits which remains out- standing, . . .	89,636 53	-	-	-	246,968 00
of Debts due the Company, other than those before enumerated, . . .	499 85*	-	-	-	-
of Marine Risks not terminated, . . .	6,038,925 00	745,339 00	53,325 00	720,233 00	732,557 00
of Fire Risks not terminated, . . .	3,341,331 00	-	-	204,560 00	-
received in cash for Fire Risks not terminated, . . .	15,538 58	-	-	-	-
Highest rate of Interest received, . . .	9 per cent.	-	-	-	6 per cent.

Amount received for interest, . . . . .	\$32,437 33	-	-	-	\$1,322 90	\$25,204 37
Highest rate of Interest paid for borrowed money, . . . . .	6 per cent.	-	-	-	-	-
Amount paid for Interest, . . . . .	28,224 13	-	-	-	-	1,282 09
borrowed which remains unpaid, . . . . .	-	-	-	-	-	-
of Fire Losses paid the past year, . . . . .	3,008 85	-	-	-	15 00	-
of Marine Losses paid the past year, . . . . .	422,426 99	\$32,865 00	-	-	13,443 95	72,316 87
of losses ascertained and unpaid, . . . . .	16,502 04	4,650 00	-	-	10,301 08	2,202 16
of losses claimed, other than those ascertained and unpaid, . . . . .	72,100 00	-	-	-	-	33,062 00
of expenses, taxes, and commissions paid the past year, . . . . .	37,593 10	2,190 00	-	\$184 85	2,769 98	6,189 75

\* Sixteen fire policies not collected.



	NEW ENGLAND. (Mutual Marine.) Boston.	OCEAN MUTUAL. New Bedford.	PACIFIC MUTUAL. New Bedford.	UNION. (Mutual Marine.) New Bedford.
Amount invested in U. S. Stocks, (market value),	\$221,965 00	-	-	\$98,475 00
invested in Treasury Notes, (market value),	-	-	-	-
invested in State Stocks, (market value),	33,000 00	-	-	25,600 00
invested in Bank Stocks, (market value),	177,114 00	-	-	56,264 00
invested in Railroad Stocks, (market value),	76,608 00	-	-	71,600 00
invested in Railroad Bonds, (market value),	57,700 00	-	-	30,800 00
invested in Real Estate,	-	-	-	-
Other investments,	4,198 77	-	-	1,200 00
Cash on hand and in bank,	45,707 02*	\$1,259 64	\$10,695 05	9,759 46
in hands of agents,	-	-	-	-
Amount loaned on mortgage of real estate,	-	-	-	-
loaned on notes secured by collaterals,	22,150 00	-	-	-
loaned on notes without collateral security,	-	-	-	-
of Stock Notes on hand not overdue,	-	228,000 00	190,000 00	99,865 48
of Stock Notes on hand past due,	-	-	-	-
of Premium Notes on risks terminated,	51,362 47	1,718 99	44,794 52	55,191 85
of Premium Notes on risks not terminated,	339,145 48	52,048 74	128,903 11	310,836 71
of delinquent Premium Notes not charged to profit and loss account,	8,850 00	-	-	-
of Scrip issued for profits which remains out- standing,	845,262 00	-	-	259,118 00
of Debts due the Company, other than those before enumerated,	14,602 09†	-	-	-
of Marine Risks not terminated,	12,184,113 00	552,227 00	2,238,210 50	8,097,104 00
of Fire Risks not terminated,	7,928,931 00	-	-	-
received in cash for Fire Risks not terminated,	56,407 37	-	-	-
Highest rate of Interest received,	6 per cent.	-	6 per cent.	6 per cent.

Amount received for interest, . . . . .	\$42,650 28	- -	\$1,160 86	\$29,562 00
Highest rate of interest paid for borrowed money, . . . . .	- -	- -	6 per cent.	6 per cent.
Amount paid for interest, . . . . .	8,925 66†	\$42 18	1,846 11	13,781 69
borrowed which remains unpaid, . . . . .	- -	6,000 00§	15,000 00a	- -
of Fire Losses paid the past year, . . . . .	88,631 97	- -	- -	- -
of Marine Losses paid the past year, . . . . .	740,780 98	10,800 00	158,078 10	128,829 39
of losses ascertained and unpaid, . . . . .	- -	- -	- -	1,294 13
of losses claimed, other than those ascertained and unpaid, . . . . .	82,900 00	- -	11,678 14	47,400 00
of expenses, taxes, and commissions paid the past year, . . . . .	53,522 24‡	1,678 18	13,637 70	11,959 73

\* Including \$8,631.73 in gold at \$2.96.

† Allowed on notes prepaid.

‡ Borrowed of Mutual Marine Insurance Company, no collateral given.

† Bills receivable, \$3,680.28; fire policies unpaid, \$3,280.06; advances on vessels repairing, \$7,683.80.

‡ Expenses, \$20,900; taxes, \$20,924.11; commissions, \$11,698.18.

a Borrowed on Company's note.

b Building on leased land and furniture for office

## A G G R E G A T E.

Amount invested in U. S. Stocks, (market value,) . . .	\$667,834 00
invested in State Stocks, (market value,) . . .	81,150 00
invested in Bank Stocks, (market value,) . . .	852,646 00
invested in Railroad Stocks, (market value,) . . .	279,988 25
invested in Railroad Bonds, (market value,) . . .	157,300 00
invested in Real Estate, . . .	- -
Other investments, . . .	96,675 20
Cash on hand and in bank, . . .	155,765 32
in hands of agents, . . .	- -
Amount loaned on mortgage of real estate, . . .	10,349 92
loaned on notes secured by collaterals, . . .	55,150 00
loaned on notes without collateral security, . . .	228,780 08
of Stock Notes on hand not overdue, . . .	1,189,350 00
of Stock Notes on hand past due, . . .	- -
of Premium Notes on risks terminated, . . .	392,470 84
of Premium Notes on risks not terminated, . . .	1,504,727 89
of delinquent Premium Notes not charged to profit and loss account, . . .	21,170 29
of Scrip issued for profits which remain out- standing, . . .	1,572,848 70
of Debts due the Company, other than those before enumerated, . . .	37,998 31
of Marine Risks not terminated, . . .	32,620,032 50
of Fire Risks not terminated, . . .	11,474,822 00
received in cash for Fire Risks not terminated, . . .	71,945 85
Highest rate of Interest received, . . .	9 per cent.
Amount received for Interest, . . .	188,535 85
Highest rate of Interest paid for borrowed money, . . .	6 per cent.
Amount paid for Interest, . . .	64,896 04
borrowed which remains unpaid, . . .	191,000 00
of Fire Losses paid the past year, . . .	137,668 39
of Marine Losses paid the past year, . . .	2,275,753 42
of losses ascertained and unpaid, . . .	74,133 58
of losses claimed, other than those ascertained and unpaid, . . .	381,812 14
of expenses, taxes, and commissions paid the past year, . . .	197,398 66

## REMARKS.

### ALLIANCE INSURANCE COMPANY, BOSTON.\*

[Incorporated, March 19, 1850.]

HENRY L. WILLIAMS, *President.*

*Secretary,* W. H. C. COPELAND.

Assets of the Company, November 1, 1864:—

55 shares Relief Steamboat Company, . . .	\$5,500 00
Columbian Insurance Company's scrip, . . .	560 00
Cash on hand, . . . . .	36,031 52
Stock notes on hand not overdue, . . . .	250,000 00
Premium notes on risks terminated, . . . .	61,674 34
Premium notes on risks not terminated, . . .	5,473 99
Delinquent prem. notes not charged to profit and loss, . . . . .	5,524 51
Estimated salvages and claims for re-insurance,	18,000 00
Advances made on loans, . . . . .	6,866 56
Claims on insolvent estates, . . . . .	855 71
Balance due from Metropolitan Insurance Co.,	4,335 59
	\$394,822 22

Liabilities:—

Amount borrowed, stock notes as collateral, . .	\$170,000 00
Losses ascertained and unpaid, . . . . .	34,150 00
Losses claimed, other than those ascertained and unpaid, . . . . .	41,900 00
†Scrip issued for profits which remain out- standing, . . . . .	223,859 64
	\$469,909 64
Liabilities, . . . . .	\$469,909 64
Assets, . . . . .	394,822 22
Balance against the Company, .	\$75,087 42

\* This Company is in process of liquidation, and have re-insured with the Metropolitan Insurance Company of New York, all its unexpired business, transferring to them the premium notes and cash premiums received for said risks.

† Called in and cancelled since November 1, 1864.

**ATLANTIC MUTUAL FIRE AND MARINE INSURANCE COMPANY, PROVINCETOWN.**

[Incorporated, April 18, 1864.]

**JOSHUA PAINE, President.****Secretary, ENOS NICKERSON.****United States Stocks owned by the Company:—**

	Par value.	Market value.
United States $\frac{1}{2}$ Bonds, . . . . .	\$3,000	\$3,060
" " 6 per cent. Bonds, . . . . .	8,500	8,585
" " $\frac{1}{2}$ 5 per cent. Bonds, . . . . .	4,000	3,760
	<hr/> \$18,500	<hr/> \$18,405

**Bank Stocks:—**

	Par value per share.	Par value.	Market value per share.	Market value.
87 shares Freeman's Bank, Boston, . \$100		\$3,700	\$102	\$3,774
80 " Bank of the Republic, Boston, 100		8,000	99	2,970
10 " Provincetown B'k, Province'n, 100		1,000	105	1,050
		<hr/> \$7,700		<hr/> \$7,794

**Railroad Stocks:—**

10 shares Boston and Worcester R. R., . \$100	\$1,000	\$144	\$1,440
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**Assets of the Company, November 1, 1864:—**

United States stocks, (market value,) . . . . .	\$18,405 00
Bank stocks, (market value,) . . . . .	7,794 00
Railroad stocks, (market value,) . . . . .	1,440 00
Cash on hand, . . . . .	2,864 14
Loaned without collateral, . . . . .	1,946 61
Stock notes not overdue, . . . . .	100,000 00
Premium notes on risks terminated, . . . . .	8,306 03
Premium notes on risks not terminated, . . . . .	6,118 34
	<hr/> \$146,874 12

**Liabilities:—**

Scrip issued for profits which remains out- standing, . . . . .	\$27,104 00
Losses ascertained and unpaid, . . . . .	1,875 00
Losses claimed, other than those ascertained and unpaid, . . . . .	173 50
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	8,059 17
	<hr/> 32,211 67
	<hr/> \$114,662 45
Deduct stock notes not overdue, . . . . .	100,000 00
	<hr/> \$14,662 45

Balance of surplus, . . . . .

## CHINA MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated, April 30, 1863.]

FRANCIS BACON, *President.**Secretary,* GEORGE L. DEBLOIS.*Office, No. 52 State Street.*

## United States Stocks owned by the Company:—

	Par value.	Market value.
4 United States 5-20 6 per cent. Loan, .	\$20,000	\$20,000
30 " " 6 per cent. Bonds, 1881, .	30,000	32,100
4 " " Certificates of Indebtedness, due in 1865, . . . . .	20,000	19,400
10 " " 7 $\frac{1}{8}$ Notes, due in 1867, .	10,000	10,000
	<hr/> \$80,000	<hr/> \$81,500

## State Stocks:—

Massachusetts 6 per cent. Bonds, payable July 1, 1872 and 1874, . . . . .	\$10,000	\$12,800
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## Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
50 shares Atlas Bank, Boston, . .	\$100	\$5,000	\$100	\$5,000
100 " Boston Bank, Boston, . . .	50	5,000	64	6,400
300 " Columbian Bank, Boston, . .	100	30,000	108	32,400
50 " Continental Bank, Boston, . .	100	5,000	100	5,000
150 " Bank of Commerce, Boston, . .	100	15,000	103	15,450
100 " Second National B'k, Boston, .	100	10,000	115	11,500
200 " National Hide and Leather Bank, Boston, . . . . .	100	20,000	109	21,800
16 " Massachusetts Bank, Boston, .	250	4,000	265	4,240
100 " North Bank, Boston, . . . .	100	10,000	106	10,600
100 " New England Bank, Boston, . .	100	10,000	113	11,300
200 " Nat'l B'k of Republic, Boston, .	100	20,000	100	20,000
50 " State Bank, Boston, . . . .	60	3,000	63	3,150
250 " Tremont Bank, Boston, . . . .	100	25,000	112	28,000
300 " Webster Bank, Boston, . . . .	100	30,000	102	30,600
300 " Washington Bank, Boston, . .	100	30,000	103	30,600
		<hr/> \$222,000		<hr/> \$236,040

## Railroad Stocks:—

100 shares Boston and Providence R. R.,	\$100	\$10,000	\$140	\$14,000
50 " Boston and Worcester R. R.,	100	5,000	144	7,200
50 " Western Railroad, . . . .	100	5,000	150	7,500
30 " Boston and Lowell Railroad, .	500	15,000	510	15,300
		<hr/> \$35,000		<hr/> \$44,000

**Assets of the Company, November 1, 1864:—**

United States stocks, (market value,) . . . . .	\$81,500 00	
State stocks, (market value,) . . . . .	12,800 00	
Bank stocks, (market value,) . . . . .	236,040 00	
Railroad stocks, (market value,) . . . . .	44,000 00	
50 shares Relief Steamboat Company, . . . . .	4,000 00	
Scrip of this Company, taken in settlement of de-		
linquent notes, (par value, \$13,403,) . . . . .	8,775 12	
Scrip of other Mutual Insurance Companies, . . . . .	10,901 69	
Cash on hand, . . . . .	8,361 54	
Loaned on notes secured by collaterals of personal		
property, . . . . .	25,000 00	
Loaned on notes without collateral, . . . . .	16,000 00	
Premium notes on risks terminated, . . . . .	32,286 16	
Premium notes on risks not terminated, . . . . .	130,057 27	
Delinquent premium notes not charged to profit		
and loss, . . . . .	3,818 05	
Sundry claims for premiums and re-insurance un-		
adjusted, . . . . .	2,838 51	
		<b>\$616,378 34</b>
<b>Liabilities:—</b>		
Losses claimed, . . . . .	\$72,000 00	
Scrip issued for profits which remains outstanding, . . . . .	367,890 23	
Amount required to re-insure all outstanding risks,		
estimated at 50 per cent., . . . . .	65,028 63	
		<b>504,418 86</b>
Balance of surplus, . . . . .		<b>\$111,959 48</b>

[Old Charter.]

**COMMERCIAL MUTUAL MARINE INSURANCE COMPANY, NEW BEDFORD.**

[Incorporated, March 17, 1853.]

**CHARLES R. TUCKER, President.****Secretary, WILLIAM T. RUSSELL.****United States Stocks owned by the Company:—**

	Par value.	Market value.
United States Bonds, . . . . .	\$70,000	\$72,100
“ “ Certificates of Indebtedness, . . . . .	7,000	7,000
	<b>\$77,000</b>	<b>\$79,100</b>

**Bank Stocks:—**

	Par value per share.	Par value.	Market value per share.	Market value.
57 shares Merchants' Bank, N. Bedford, \$100	\$5,700	\$125	\$7,125	
50 “ Mechanics' Bank, N. Bedford, 100	5,000	100	5,000	
55 “ Marine Bank, New Bedford, . 100	5,500	110	6,050	
39 “ Bedford Commercial B'k, New, Bedford, . . . . . 100	3,900	102	3,978	
		<b>\$20,100</b>	<b>\$22,153</b>	

**Railroad Stocks :—**

	Par value per share.	Par value.	Market value per share.	Market value.
19 shares Boston and Providence R. R.,	\$100	\$1,900	\$130	\$2,470
55 - N. Bedford and Taunton R.R.,	100	5,500	95	5,225
		<u>\$7,400</u>		<u>\$7,695</u>

**Railroad Bonds :—**

New Bedford and Taunton R. R. Bonds,	\$28,000	\$28,000
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**Assets of the Company, November 1, 1864 :—**

United States bonds, (market value.)	\$79,100 00
Bank stocks, (market value.)	22,153 00
Railroad stocks, (market value,)	7,695 00
Railroad bonds, (market value,)	28,000 00
Cash on hand,	2,340 00
Loaned to corporations,	53,221 07
Premium notes on risks terminated,	34,461 20
Premium notes on risks not terminated,	17,179 05
	<u>\$244,149 32</u>

**Liabilities :—**

Losses claimed,	\$11,198 50
Scrip issued for profits which remain out- standing,	1,760 30
Amount required to re-insure all outstanding risks, estimated at 50 per cent.,	8,589 52
	<u>21,548 32</u>
Balance of surplus,	<u>\$222,601 00</u>

[New Charter.]

**COMMERCIAL MUTUAL MARINE INSURANCE COMPANY, NEW  
BEDFORD.**

[Incorporated, March 17, 1868.]

**CHARLES R. TUCKER, President.****Secretary, WILLIAM T. RUSSELL.****Assets of the Company, November 1, 1864 :—**

Cash on hand,	\$1,993 35
Loaned on notes secured by collaterals,	5,000 00
Loaned to corporations,	9,000 00
Stock notes not overdue,	160,000 00
Premium notes on risks terminated,	13,429 67
Premium notes on risks not terminated,	125,547 15
Amount carried forward,	<u>\$314,970 17</u>



<i>Amount of Assets brought forward,</i>		\$314,970 17
<i>Liabilities:—</i>		
Losses ascertained and unpaid,	\$3,159 17	
Losses claimed, other than those ascertained and unpaid,	9,500 00	
Scrap issued for profits which remains outstanding,	11,750 00	
Amount required to re-insure all outstanding risks, estimated at 50 per cent.,	62,773 57	
		<u>87,182 74</u>
		\$227,787 43
Deduct stock notes not overdue,		160,000 00
Balance of surplus,		<u>\$67,787 43</u>

## EQUITABLE SAFETY INSURANCE COMPANY, BOSTON.

[Incorporated, April 6, 1889—Charter renewed, 1899.]

FARNHAM PLUMMER, *President.**Secretary,* JOHN H. DANE.*Office, in Merchants' Exchange.*

## United States Stocks owned by the Company:—

	Par value.	Market val.
United States 6 per cent. 1881 Bonds,	\$92,000	\$97,589
“ “ 5 per cent. $\frac{1}{2}$ Bonds,	6,000	5,700
	<u>\$98,000</u>	<u>\$103,289</u>

## Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
185 shares Merchants' (Nat'l) B'k, Boston,	\$100	\$18,500	\$100 $\frac{1}{2}$	\$18,592 $\frac{1}{2}$
200 “ Traders' Bank, Boston,	100	20,000	92	18,400
400 “ North (Nat'l) Bank, Boston,	100	40,000	106 $\frac{1}{2}$	42,600
162 “ Granite Bank, Boston,	100	16,200	115 $\frac{1}{2}$	18,670 $\frac{1}{2}$
162 “ Shawmut Bank, Boston,	100	16,200	97	15,714
50 “ Howard Bank, Boston,	100	5,000	103 $\frac{1}{2}$	5,187 $\frac{1}{2}$
50 “ Revere Bank, Boston,	100	5,000	108	5,400
50 “ Continental (Nat'l) B'k, Boston,	100	5,000	100	5,000
		<u>\$125,900</u>		<u>\$129,563<math>\frac{1}{2}</math></u>

## Railroad Stocks:—

100 shares Western Railroad,	\$100	\$10,000	\$151	\$15,100
100 “ Boston and Worcester R. R.,	100	10,000	143 $\frac{1}{2}$	14,350
75 “ Boston and Providence R. R.,	100	7,500	138 $\frac{1}{2}$	10,406 $\frac{1}{2}$
26 “ Pittsfield and N. Adams R. R.,	100	2,600	100	2,600
4 “ Boston and Lowell R. R.,	500	2,000	502 $\frac{1}{2}$	2,010
		<u>\$32,100</u>		<u>\$44,466<math>\frac{1}{2}</math></u>

**Railroad Bonds:—**

	Par value.	Market val.
Cheshire Railroad Bonds, . . . . .	\$16,000	\$16,000
Eastern Railroad Bonds, . . . . .	7,000	7,000
Western Railroad Bonds, . . . . .	8,000	8,000
Cape Cod Railroad Bonds, . . . . .	10,000	10,000
	<u>\$41,000</u>	<u>\$41,000</u>

**Other Investments:—**

45 shares Relief Steamboat Company, . . . . .	\$2,500 00
Scrip of various Insurance Companies, . . . . .	1,012 55
Company's Scrip taken in settlement of delinquent notes, . . . . .	944 28
	<u>\$4,456 83</u>

**Assets of the Company, November 1, 1863:—**

United States stocks, (market value,) . . . . .	\$108,289 00
Bank stocks, (market value,) . . . . .	129,563 50
Railroad stocks, (market value,) . . . . .	44,466 25
Railroad Bonds, (market value,) . . . . .	41,000 00
Other investments, . . . . .	4,456 83
Cash on hand, . . . . .	19,103 97
Loaned on mortgage of real estate, . . . . .	9,100 00
Premium notes on risks terminated, . . . . .	42,861 81
Premium notes on risks not terminated, . . . . .	247,111 23
Delinquent premium notes not charged to profit and loss, . . . . .	1,875 24
Due the Company for sixteen fire policies not collected, . . . . .	499 85
	<u>\$642,827 18</u>

**Liabilities:—**

Losses ascertained and unpaid, . . . . .	\$16,502 04
Losses claimed, other than those ascertained and unpaid, . . . . .	72,100 00
Scrip issued for profits which remains outstanding, . . . . .	89,686 53
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	131,824 90
	<u>309,563 47</u>
Balance of surplus, . . . . .	\$333,263 71

**GLOUCESTER MUTUAL FISHING INSURANCE COMPANY,  
GLOUCESTER.**

[Incorporated, March 8, 1847.]

**SYLVESTER CUNNINGHAM, President.      Secretary, JOSEPH O. PROCTOR.**

[NOTE.—All risks terminate on the thirtieth day of November each year, and all business is closed before any risks are taken for another year. The stock is subscribed annually in January, in shares of \$1,000 each, for which a

stock note for two hundred dollars is taken, upon which all assessments are made. Each subscriber is required to insure at least seven-eighths of the amount he subscribes. No one risk to exceed thirty-five hundred dollars. No vessels are insured except Gloucester fishing vessels. Assessments are made from time to time as needed, upon the stock notes, to pay losses. Premiums commence in January, at 7 per cent., and decrease as the season advances to  $3\frac{1}{2}$  per cent., which is the lowest premium.]

**Assets of the Company, November 1, 1864 :—**

Cash on hand, . . . . .	\$2,893 56	
Stock notes on hand not overdue, . . . . .	155,200 00	
Premium notes on risks not terminated, . . . . .	39,435 82	
		<u>\$197,029 38</u>

**Liabilities :—**

Losses ascertained and unpaid, . . . . .	4,650 00	
		<u>\$192,379 38</u>
Deduct stock notes on hand not overdue, . . . . .	155,200 00	
		<u>\$37,179 38</u>

**HINGHAM AND COHASSET MUTUAL FISHING INSURANCE COMPANY, COHASSET.**

[Incorporated, February 11, 1852.]

**ABRAHAM H. TOWER, President.**      *Secretary, ABRAHAM H. TOWER, JR.*

[NOTE.—This Company insures on fishing vessels exclusively, and its business is fully closed up in December of each year. The stock is composed of shares of one thousand dollars each, and every member gives as guaranty to the Company his note of two hundred dollars for every share his certificate entitles him to. Each member is required to insure seven-eighths of his stock. No one risk can exceed thirty-five hundred dollars. Premiums commence in April at 4 per cent., and decrease as the season advances to  $2\frac{1}{2}$  per cent., which is the lowest, and all risks that may not have been previously cancelled expire on the thirteenth day of November. Assessments for losses, &c., are made upon the stock notes, and each member is entitled to his proportion of the Company's earnings.]

**Assets of the Company, November 1, 1864 :—**

Stock notes not overdue, . . . . .	\$11,150 00	
Premium notes on risks not terminated, . . . . .	1,784 88	
		<u>\$12,934 88</u>
Deduct stock notes not overdue, . . . . .	11,150 00	
		<u>\$1,784 88</u>

**MERCHANTS' MUTUAL MARINE INSURANCE COMPANY,  
NEWBURYPORT.**

[Incorporated, February 17, 1867.]

**WILLIAM CUSHING, President.**

**Secretary, J. J. KNAPP.**

**United States Stocks owned by the Company :—**

	Par value.	Market value.
United States 6 per cent. Bonds, . .	\$10,000	\$10,100
“ “ 5 per cent. Bonds, . .	7,000	6,850
	<hr/> \$17,000	<hr/> \$16,750

**State Stocks :—**

One thousand pound sterling Massachu-		
setts 5 per cent., . . . .	\$4,800	\$6,000
Massachusetts 6 per cent., . . . .	3,000	3,750
	<hr/> \$7,800	<hr/> \$9,750

**Bank Stocks :—**

	Par value per share.	Par value.	Market value per share.	Market value.
118 shares Merchants' B'k, Newburyport, \$20	\$20	\$2,300	\$22	\$2,590
20 “ Eliot Bank, Boston, . . . .	100	2,000	101	2,020
20 “ Howard Bank, Boston, . . . .	100	2,000	101	2,020
20 “ Bank of Commerce, Boston, 100	100	2,000	103	2,060
		<hr/> \$8,360		<hr/> \$8,660

**Railroad Stocks :—**

10 shares Western Railroad, . . . .	\$100	\$1,000	\$151	\$1,510
10 “ Boston and Worcester R. R., . .	100	1,000	143	1,430
11 “ Concord Railroad, . . . .	50	550	60	660
		<hr/> \$2,550		<hr/> \$3,600

**Assets of the Company, November 1, 1864 :—**

United States stocks, (market value,) . .	\$16,750 00
State stocks, (market value,) . . . .	9,750 00
Bank stocks, (market value,) . . . .	8,690 00
Railroad stocks, (market value,) . . . .	3,600 00
Cash on hand, . . . . .	4,526 58
Stock notes on hand not overdue, . . . .	94,000 00
Premium notes on risks terminated, . . . .	11,085 24
Premium notes on risks not terminated, . .	34,927 76
<i>Amount carried forward,</i> . . . .	<hr/> \$183,329 58

<i>Amount of Assets brought forward,</i>		\$183,329 58
<b>Liabilities :—</b>		
Losses ascertained and unpaid,	\$10,301 08	
Scrip issued for profits which remains out- standing,	48,441 00	
Amount required to re-insure all outstanding risks, estimated at 50 per cent.,	17,463 88	
		<u>76,205 96</u>
		\$107,123 62
Deduct stock notes not overdue,		94,000 00
		<u>\$13,123 62</u>
Balance of surplus,		

**MUTUAL MARINE INSURANCE COMPANY, NEW BEDFORD.**

[Incorporated, March 24, 1848.]

**HENRY TABOR, President.****Secretary, W. H. TAYLOR.****United States Stocks owned by the Company :—**

	Par value.	Market val.
United States Bonds of 1881,	\$10,000	\$10,700
“ “ $\frac{5}{8}$ Bonds,	10,000	10,100
“ “ $\frac{1}{2}$ Bonds,	10,000	9,500
“ “ Certificates of Indebtedness,	19,000	18,050
	<u>\$49,000</u>	<u>\$48,350</u>

**Bank Stocks :—**

	Par value per share.	Par value.	Market value per share.	Market value.
200 shares Bank of the Republic, Boston,	\$100	\$20,000	\$99	\$19,800
200 “ First Nat'l Bank, Boston,	100	20,000	115	23,000
200 “ Revere Bank, Boston,	100	20,000	110	22,000
100 “ Continental Bank, Boston,	100	10,000	100	10,000
40 “ Bank of Commerce, Boston,	100	4,000	100	4,000
50 “ Malden Bank, Malden,	100	5,000	110	5,500
40 “ Monument B'k, Charlestown,	100	4,000	110	4,400
20 “ Bank of N. America, Boston,	100	2,000	100	2,000
25 “ Maverick Bank, Boston,	100	2,500	90	2,250
20 “ Second Nat'l Bank, Boston,	100	2,000	116	2,320
50 “ Nat'l Hide and Leather Bank, Boston,	100	5,000	110	5,500
44 “ Atlas Bank, Boston,	100	4,400	100	4,400
30 “ Merchants' Bank, Boston,	100	3,000	100	3,000
20 “ Shawmut Bank, Boston,	100	2,000	100	2,000
34 “ Blackstone Nat'l B'k, Boston,	100	3,400	120	4,080
40 “ National Bank, Boston,	100	4,000	100	4,000
		<u>\$111,300</u>		<u>\$118,250</u>

*Amounts carried forward,*      \$111,300      \$118,250

	Par value per share.	Par value.	Market value per share.	Market value.
<i>Amounts brought forward, . . .</i>		\$111,300		\$118,250
214 shares First Nat'l Bank, N. Bedford,	\$100	21,400	\$109	23,326
230 " Merchants' Bank, N. Bedford,	100	23,000	133	30,590
198 " Mechanics' Bank, N. Bedford,	100	19,800	100	19,800
224 " Commer'l Bank, N. Bedford,	100	22,400	108	23,072
		<u>\$197,900</u>		<u>\$215,038</u>

Railroad Stocks:—

59 shares Western Railroad, . . .	\$100	\$5,900	\$151	\$8,909
50 " Boston and Maine Railroad, .	100	5,000	127	8,350
53 " Providence and Worc'r R. R.,	100	5,300	140	7,420
25 " Boston and Worcester R. R., .	100	2,500	140	3,500
25 " Boston and Providence R. R.,	100	2,500	140	3,500
		<u>\$21,200</u>		<u>\$31,679</u>

Assets of the Company, November 1, 1864:—

United States stocks, (market value,) . . .	\$48,350 00
Bank stocks, (market value,) . . . . .	215,038 00
Railroad stocks, (market value,) . . . . .	31,679 00
Bills receivable, . . . . .	52,998 79
Scrip of other companies, . . . . .	2,591 00
Office and furniture, . . . . .	1,500 00
Cash on hand, . . . . .	10,729 05
Loaned on mortgage of real estate, . . .	1,249 92
Loaned on notes secured by collaterals of personal property, . . . . .	3,000 00
Loaned on notes without collateral security, .	48,746 87
Premium notes on risks terminated, . . .	35,299 06
Premium notes on risks not terminated, . .	66,158 36
Delinquent premium notes not charged to profit and loss, . . . . .	6,602 49
	<u>\$523,940 54</u>

Liabilities:—

Losses ascertained and unpaid, . . . . .	\$2,202 16
Losses claimed, other than those ascertained and unpaid, . . . . .	33,062 00
Scrip issued for profits which remains outstanding, . . . . .	246,968 00
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . .	33,079 18
	<u>315,311 34</u>
Balance of surplus, . . . . .	<u>\$208,629 20</u>

**NEW ENGLAND MUTUAL MARINE INSURANCE COMPANY,  
BOSTON.**

[Incorporated, April 8, 1889.]

**GEORGE C. LORD, President.****Secretary, BENJAMIN LYON.***Office, in Merchants' Exchange, State Street.***United States Stocks owned by the Company:—**

	Par value.	Market value.
United States 6 per cent. Bonds of 1881,	\$114,500	\$122,515
“ “ $\frac{7}{8}$ Bonds, . . .	10,500	10,500
“ “ $\frac{1}{2}$ Bonds, . . .	52,000	49,400
“ “ $\frac{1}{2}$ Bonds, . . .	25,000	25,000
“ “ Certif'tes of Indebtedness,	15,000	14,550
	<hr/> \$217,000	<hr/> \$221,965

**State Stocks:—**

State of Maine Bonds, 1871, . . .	\$5,000	\$5,000
“ New Hampshire Bonds, 1868 and 1870, . . .	20,000	20,000
“ Vermont, 1871, . . .	8,000	8,000
	<hr/> \$33,000	<hr/> \$33,000

**Bank Stocks:—**

	Par value per share.	Par value.	Market value per share.	Market value.
100 shares Bank of N. America, Boston,	\$100	\$10,000	\$102	\$10,200
111 “ Bank of Commerce, Boston,	100	11,100	101	11,211
97 “ Tremont Bank, Boston, .	100	9,700	112	10,864
172 “ Second Nat'l Bank, Boston, .	100	17,200	115	19,780
89 “ North Bank, Boston, . .	100	8,900	106	9,434
102 “ Shawmut Bank, Boston, . .	100	10,200	102	10,404
100 “ Atlas Bank, Boston, . . .	100	10,000	100	10,000
25 “ Traders' Bank, Boston, . .	100	2,500	100	2,500
71 “ Eagle Bank, Boston, . . .	100	7,100	112	7,952
34 “ State Bank, Boston, . . .	60	2,040	63	2,142
46 “ Exchange Bank, Boston, . .	100	4,600	120	5,520
20 “ City Bank, Boston, . . .	100	2,000	104	2,080
19 “ Washington Bank, Boston, .	100	1,900	103	1,957
50 “ Faneuil Hall Bank, Boston, .	100	5,000	127	6,350
150 “ Maverick Bank, Boston, . .	100	15,000	92	13,800
154 “ B'k of the Republic, (Nat'l.) Boston, . . .	100	15,400	100	15,400
10 “ Mt. Vernon Bank, Boston, . .	100	1,000	100	1,000
150 “ Continental Bank, Boston, . .	100	15,000	100	15,000
33 “ Globe Bank, Boston, . . .	100	3,300	127	4,191
43 “ New England Bank, Boston, .	100	4,300	113	4,859
27 “ Market Bank, Boston, . . .	100	2,700	105	2,835
25 “ Lancaster Bank, Lancaster, .	100	2,500	103	2,575
20 “ Richmond B'k, Rich'nd, Me.,	100	2,000	103	2,060
50 “ Third Nat'l Bank, Springfield,	100	5,000	100	5,000
		<hr/> \$168,440		<hr/> \$177,114

## Railroad Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
100 shares Western Railroad, . . . . .	\$100	\$10,000	\$150	\$15,000
380 " Boston and Maine Railroad, . . . . .	100	38,000	125	47,500
113 " Manchester & Lawrence R.R., . . . . .	100	11,300	116	13,108

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\$59,300

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\$75,608

## Railroad Bonds:—

Northern (Ogdensburg) R. R. Bonds, . . . . .	\$15,500	\$15,500
Eastern Railroad Bonds, . . . . .	10,000	10,200
Boston, Concord and Montreal Railroad Bonds, 6 per cent., . . . . .	22,000	22,000
Boston, Concord and Montreal Railroad Bonds, 7 per cent., . . . . .	10,000	10,000

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\$57,500

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\$57,700

## Other Investments:—

Town of Brunswick, Me., Bonds, . . . . .	\$300 00
City of Bath, Me., Bonds, . . . . .	500 00
60 shares Relief Steamboat Company, . . . . .	3,000 00
Scrip of other companies, . . . . .	393 77

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\$4,193 77

## Assets of the Company, November 1, 1864:—

United States stocks, (market value,) . . . . .	\$221,965 00
State stocks, (market value,) . . . . .	33,000 00
Bank stocks, (market value,) . . . . .	177,114 00
Railroad stocks, (market value,) . . . . .	75,608 00
Railroad bonds, (market value,) . . . . .	57,700 00
Other investments, . . . . .	4,193 77
Cash on hand, including \$8,331.73 in gold, at \$2.35, . . . . .	45,707 02
Loaned on notes secured by collaterals of per- sonal property, . . . . .	22,150 00
Bills receivable, . . . . .	3,689 23
Fire policies unpaid, . . . . .	3,230 06
Advance on vessels repairing, . . . . .	7,683 80
Premium notes on risks terminated, . . . . .	51,362 47
Premium notes on risks not terminated, . . . . .	339,145 48
Delinquent notes not charged to profit and loss, . . . . .	3,850 00

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\$1,046,398 83

## Liabilities:—

Losses claimed, . . . . .	\$82,900 00
Scrip issued for profits which remains outstand- ing, . . . . .	345,262 00
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	197,776 42

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625,938 42

Balance of surplus, . . . . .	\$420,460 41
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## \*OCEAN MUTUAL INSURANCE COMPANY, NEW BEDFORD.

[Incorporated, April 28, 1864.]

HENRY TABER, *President.**Secretary,* WILLIAM F. TAYLOR.

## Assets of the Company, November 1, 1864 :—

Cash on hand, . . . . .	\$1,259 64	
Stock notes not overdue, . . . . .	229,000 00	
Premium notes on risks terminated, . . . . .	1,718 99	
Premium notes on risks not terminated, . . . . .	52,048 74	
	<hr/>	\$284,027 37

## Liabilities :—

Borrowed of Mutual Marine Insurance Co., . . . . .	\$6,000 00	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	26,024 37	
	<hr/>	32,024 37
		<hr/>
		\$252,003 00
Deduct stock notes not overdue, . . . . .	229,000 00	
	<hr/>	
Balance of surplus, . . . . .		\$23,003 00

## PACIFIC MUTUAL INSURANCE COMPANY, NEW BEDFORD.

[Incorporated, March 31, 1866.]

GIDEON ALLEN, *President.**Secretary,* B. T. RICKETSON.

## Assets of the Company, November 1, 1864 :—

Cash on hand, . . . . .	\$10,695 05	
Stock notes not overdue, . . . . .	190,000 00	
Premium notes on risks terminated, . . . . .	44,794 52	
Premium notes on risks not terminated, . . . . .	128,903 11	
	<hr/>	\$374,392 68

## Liabilities :—

Borrowed on Company's note, . . . . .	\$15,000 00	
Losses claimed, other than those ascertained and unpaid, . . . . .	11,678 14	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	64,451 55	
	<hr/>	91,129 69
		<hr/>
		\$283,262 99
Deduct stock notes not overdue, . . . . .	190,000 00	
	<hr/>	
Balance of surplus, . . . . .		\$93,262 99

\* This Company commenced business in March, 1866.

# UNION MUTUAL MARINE INSURANCE COMPANY, NEW BEDFORD.

[Incorporated, May 15, 1861.]

THOMAS S. HATHAWAY, *President.*

*Secretary,* BORDEN WOOD.

## United States Stocks owned by the Company :—

	Par value.	Market val.
United States 6 per cent. Bonds, 1881, . . .	\$51,000	\$54,315
“ “ Certificates of Indebtedness, . . .	46,000	44,180
	<hr/> \$97,000	<hr/> \$98,475

## State Stocks :—

Massachusetts State Bonds, . . . . .	\$20,000	\$25,600
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## Bank Stocks :—

	Par value per share.	Par value.	Market value per share.	Market value.
200 shares Mechanics' Bank, N. Bedford, \$100		\$20,000	\$100	\$20,000
82 “ Bedford Commer'l Bank, New Bedford, . . . . . 100		8,200	104	8,528
124 “ Merchants' Bank, N. Bedford, 100		12,400	134	16,616
101 “ First Nat'l Bank, N. Bedford, 100		10,100	110	11,110
		<hr/> \$50,700		<hr/> \$56,254

## Railroad Stocks :—

200 shares Boston and Worcester R. R., \$100	\$20,000	\$144	\$28,800
200 “ Boston and Providence R. R., 100	20,000	140	28,000
80 “ Fitchburg Railroad, . . . . 100	8,000	120	9,600
51 “ N. Bedford & Taunton R. R., 100	5,100	100	5,100
	<hr/> \$53,100		<hr/> \$71,500

## Railroad Bonds :—

Western Railroad Bonds, . . . . .	\$20,000	\$20,400
N. Bedford and Taunton R. R. Bonds, . . .	10,000	10,200
	<hr/> \$30,000	<hr/> \$30,600

## Assets of the Company, November 1, 1864 :—

United States stocks, (market value,) . . .	\$98,475 00
State stocks, (market value,) . . . . .	25,600 00
Bank stocks, (market value,) . . . . .	56,254 00
Railroad stocks, (market value,) . . . . .	71,500 00
Railroad bonds, (market value,) . . . . .	30,600 00
Building on leased land and furniture of office,	1,200 00
Cash on hand, . . . . .	9,759 46
Loaned on notes secured by collaterals of personal property, . . . . .	99,865 48
Premium notes on risks terminated, . . .	55,191 85
Premium notes on risks not terminated, . .	810,836 71
Amount carried forward, . . . . .	<hr/> \$759,282 50

<i>Amount of Assets brought forward,</i>	.	.	.	\$759,282 50
<b>Liabilities :—</b>				
Losses ascertained and unpaid,	.	.	.	\$1,294 13
Losses claimed, other than those ascertained and unpaid,	.	.	.	47,400 00
Scrip issued for profits which remains out- standing,	.	.	.	259,118 00
Amount required to re-insure all outstanding risks, estimated at 50 per cent.,	.	.	.	155,418 35
				<hr/> 463,230 48
Balance of surplus,	.	.	.	\$296,052 02

# MUTUAL FIRE COMPANIES.

	ABINGTON MUTUAL. Abington.	ANNISQUAM MUTUAL. Gloucester.	ARKWRIGHT MUTUAL. Boston.	ATTLEBOROUGH MUTUAL. Attleborough.	BARNSTABLE COUNTY MUTUAL. Yarmouth Port.
Amount insured by existing policies, of premiums and deposits on same, of premiums and deposits received in cash, of United States Stocks, (market value,) of Bank Stocks, Railroad Stocks and Bonds, (market value),	\$408,732 00 16,302 42 6,436 14 2,448 00 —	\$225,398 00 15,895 47 462 97 1,000 00 —	\$3,736,480 00 207,247 50 34,541 25 8,000 00 20,000 00	\$692,590 70 52,394 75 2,503 98 —	\$3,010,006 00 115,920 18 38,640 06 11,110 00 8,704 00
Cost value of real estate,	500 00	—	—	—	—
Amount loaned on mortgage of real estate, of other investments,	— 800 00	— 1,470 00	— —	— 1,748 72	1,025 00 10,622 06
Cash on hand and in bank, in hands of agents,	280 99 186 84	— 50 00	6,827 62 —	320 77 —	1,072 57 —
Amount of assessments regarded good, due and not paid, of losses ascertained and unpaid, of other losses claimed, owed for borrowed money, owing for dividends on expired policies, of all other liabilities,	— — — 24 62 30 00*	— — — — —	— — — — —	— — — — —	— — — — —
Estimated am't required to re-insure all outstanding risks, Amount of policies terminated the past year, of policies issued the past year, of premiums received in cash, of premiums received in notes, received on assessments, received for interest, of losses paid, of cash dividends paid to policy-holders, paid in cash as return premium,	2,718 07 91,372 00 174,440 00 2,337 15 4,630 60 — 186 90 6 35 233 13 —	— 45,105 00 48,655 00 93 87 8,129 00 240 00 314 00 1,075 00 — 45 42	17,270 62 3,316,940 00 3,969,480 00 36,291 95 181,459 75 — 1,207 63 3,576 18 15,979 79 1,036 40	1,251 99 77,496 00 71,970 00 395 24 3,214 12 — 104 87 — — 1 20	31,599 63 <sup>a</sup> 436,425 00 565,619 00 7,807 89 15,615 78 — 2,629 13 2,302 00 4,502 50 —

Amount paid for expenses, taxes and commissions, . . .	\$593 59	\$115 50	\$6,394 54†	\$74 47	\$1,050 68
Gain on investments, . . .	80 00	-	722 94	-	-
Amount assessed the last year, . . .	-	238 34§	-	-	-
of liability to future assessment, . . .	16,302 42	31,790 94	379,953 75	104,789 50	115,920 18
Highest rate of interest paid, . . .	-	-	-	-	-
rate of interest received, . . .	6 per cent.	6 per cent.	-	6 per cent.	6 per cent.
Amount insured on real estate, . . .	339,980 00	215,483 00	8,786,480 00†	672,245 70	2,257,505 00
insured on personal property, . . .	68,752 00	9,915 00	-	20,345 00	752,501 00
Proportion of property insured in Massachusetts, . . .	408,732 00	All.	1,620,122 00	All.	All.
of loss on property in Massachusetts, . . .	All.	All.	2,989 93	All.	All.

§ Due to Directors for services.

† Not kept separate.

‡ Yearly assessments.

† State and National taxes, \$835.22; current expenses, \$5,459.32.

‡ Notified October 31, 1894.

§ Estimated by the Company.

	B E R K S H I R E M U T U A L P i t t s f i e l d .	B O S T O N M A N U F A C T U R E R S B o s t o n .	B O O T A N D S H O E M A N U F A C T U R E R S L y n n .	B R I S T O L C O U N T Y M U T U A L N e w B e d f o r d .	C A M B R I D G E M U T U A L C a m b r i d g e p o r t .
Amount insured by existing policies, of premiums and deposits on same, of premiums and deposits received in cash, of United States Stocks, (market value,) of Bank Stocks, Railroad Stocks and Bonds, (market value,)	\$2,593,252 00 92,652 63 30,884 21 5,140 00 - - 2,363 44	\$11,678,231 00 623,269 20 103,878 20 - 62,572 50 - -	\$2,181,062 00 105,023 69 26,255 92 8,080 00 5,300 00 - -	\$4,949,640 00 501,394 00 25,069 70e - - - -	\$1,855,149 00 64,419 11 80,186 91 17,956 25 2,100 00 2,115 10 4,600 00
Cost value of real estate, Amount loaned on mortgage of real estate, of other investments,	- - 8,112 55*	- - 16,068 90	- - 4,133 14	- - 887 32	2,531 09 1,195 80 274 36c
Cash on hand and in bank, in hands of agents,	1,949 51 -	- -	715 83 -	- -	- -
Amount of assessments regarded good, due and not paid, of losses ascertained and unpaid, of other losses claimed,	620 00 - -	30,400 00 300 00† -	- 5,000 00 -	- -	- -
owed for borrowed money, owing for dividends on expired policies, of all other liabilities,	219 25 -	- 680 26 1,149 55†	- 504 55 61 90a	- -	- 68 14
Estimated amt required to re-insure all outstanding risks, Amount of policies terminated the past year, of policies issued the past year, of premiums received in cash, of premiums received in notes, received on assessments, received for interest,	12,816 26d 637,367 00 866,894 00 10,831 45 21,662 90 -	50,939 10d 10,569,654 00 11,990,276 00 105,796 15 528,980 75 -	13,127 96 1,038,385 00 1,272,075 00 18,544 56 40,377 42 -	- 685,975 00 719,750 00 8,709 55 74,191 00 -	15,093 45 576,002 00 722,231 00 7,551 09 13,873 53 -
of losses paid, of cash dividends paid policy-holders, paid in cash as return premium,	516 49 2,730 85 1,738 62 284 84	7,100 38 60,303 20 43,028 07 1,159 62	1,512 20 7,233 58 2,512 36 -	31 89 2,474 57 - 110 13	2,723 21 314 72 2,427 97 -

Amount paid for expenses, taxes and commissions, . . .	\$2,812 10	\$18,419 89 <sup>  </sup>	\$4,266 07	\$3,002 74	\$2,806 87
Gain on investments, . . .	- -	960 50 <sup>§</sup>	317 00	- -	- -
Amount assessed the last year, . . .	- -	- -	- -	- -	- -
of liability to future assessment, . . .	61,768 42	1,057,961 50	188,791 46	1,002,788 00	128,888 22
Highest rate of interest paid, . . .	- -	- -	- -	- -	- -
rate of interest received, . . .	6 per cent.	- -	6 per cent. <sup>b</sup>	- -	7 $\frac{1}{2}$ per cent.
Amount insured on real estate, . . .	2,810,853 00	11,678,231 00	553,784 00	4,949,840 00	1,670,612 00
insured on personal property, . . .	252,899 00	- -	1,627,328 00	- -	284,537 00
Proportion of property insured in Massachusetts, . . .	All.	4,891,551 00	All.	98 per cent.	All.
of loss on property in Massachusetts, . . .	All.	86,607 90	All.	All but 88 00	All.

\* Including accrued interest, \$411.55.

† Accounts not received—supposed to be about \$300.

‡ Office expenses, \$354.50; taxes, \$195.05.

|| Expenses, \$9,880.23; taxes, \$3,589.60.

§ Loss on bank stocks at market value.

¶ United States revenue tax for October, \$11.83; State tax, \$60.57.

<sup>b</sup> Except dividends on stocks.

<sup>c</sup> No agents—due on accounts.

<sup>d</sup> Estimated by the Company.

<sup>e</sup> Being 5 per cent. on the premium notes.



	CHARLESTOWN* MUTUAL. Charlestown.	CHELSEA MUTUAL. Chelsea.	CITIZENS' MUTUAL. Brighton.	CITY MUTUAL FIRE. Roxbury.	COHASSET MUTUAL. Cohasset.
Amount insured by existing policies, of premiums and deposits on same, of premiums and deposits received in cash, of United States Stocks, (market value,) of Bank Stocks, Railroad Stocks and Bonds, (market value),	- - - - -	\$1,128,187 00 27,080 44 18,640 22 - -	\$2,045,071 00 77,228 81 25,742 77 6,685 00 -	\$536,235 00 16,280 76 8,115 88 3,015 00 -	\$186,126 00 12,087 40 2,407 48 200 00 -
Cost value of real estate, Amount loaned on mortgage of real estate, of other investments,	\$7,745 10 <sup>f</sup> - 1,086 58	5,000 00 - 5,644 48 <sup>†</sup>	11,429 00 - 520 48	1,080 00 - 2,370 00	900 00 - 700 00
Cash on hand and in bank, in hands of agents,	760 78 -	1,013 43 267 88	3,547 57 2,524 93	1,364 57 -	1,111 35 -
Amount of assessments regarded good, due and not paid, of losses ascertained and unpaid, of other losses claimed,	11,083 30 - -	1,088 18 - 2,200 00 <sup>  </sup>	- - -	- - -	- - -
owed for borrowed money, owing for dividends on expired policies, of all other liabilities,	- - -	- - -	222 33 15 02 <sup>b</sup>	- -	- -
Estimated amt't required to re-insure all outstanding risks, Amount of policies terminated the past year, of policies issued the past year, of premiums received in cash, of premiums received in notes, received on assessments, received for interest,	5,181,576 00 <sup>†</sup> 192,310 00 2,236 55 2,236 55 -	739,730 00 685,682 00 6,945 48 6,836 74 -	12,871 38 747,529 00 624,064 00 7,637 48 15,213 06	4,070 20 107,248 00 106,268 00 1,421 74 1,259 01	500 00 <sup>e</sup> 21,417 00 25,365 00 352 34 1,409 46
of losses paid, of cash dividends paid policy-holders, paid in cash as return premium,	852 98 7,854 21 -	840 25 10,332 21 <sup>§</sup> -	1,601 45 2,988 01 <sup>c</sup> 952 47	528 38 75 00 416 96	172 15 25 00 218 87
	761 98	837 13	449 23	25 52	18 80

Amount paid for expenses, taxes and commissions,	\$1,919 74	\$2,624 57	\$1,974 24d	\$414 84	\$110 51
Gain on investments,	265 00	—	1,079 00	—	—
Amount assessed the last year,	—	—	—	—	—
of liability to future assessment,	65,537 84	40,620 66	154,456 62	81,880 64	24,074 80
Highest rate of interest paid,	—	6 per cent.	6 per cent.	—	—
rate of interest received,	—	7½ per cent.	6 per cent.	7½ per cent.	8 per cent.
Amount insured on real estate,	—	1,128,187 00a	2,045,071 00a	459,185 00	174,783 00
insured on personal property,	—	—	—	77,050 00	11,343 00
Proportion of property insured in Massachusetts,	All.	95 per cent.	Nearly all.	All.	All.
of loss on property in Massachusetts,	All.	One half.	All.	All.	None.

\* Charter expired March 23, 1864.

† Notes receivable, \$144.48; 55 shares Chelsea Gas Light Co., \$5,500.

‡ Including \$3,000 paid, borrowed money.

§ Not kept separate.

c Amount paid for losses sustained the past year, \$698.44; amount paid the last year for losses sustained previously, \$2,238 57.

d Taxes and expenses, \$1,801.24; commissions, \$678.

f The property is valued at . . . \$10,317 10

Subject to a mortgage of . . . 11,573 00

————— \$7,745 10

† Terminated up to March 23, 1864, \$704,080; cancelled March 23, \$4,477,496.

‡ Borrowed on pledge of Chelsea Gas Stock.

b Agents overpaid.

c Estimated by the Company.

	CONWAY MUTUAL. Conway.	DEDHAM MUTUAL. Dedham.	DORCHESTER MUTUAL. Dorchester.	ESSEX MUTUAL. Salem.	FITCHBURG MUTUAL. Fitchburg.
Amount insured by existing policies in First Class, insured in Second Class, . . . . .	\$3,075,807 00	\$351,254 00	\$5,200,957 00	\$1,082,050 00	\$5,057,044 00
of premiums and deposits on same in First Class, of premiums and deposits in Second Class, . . . . .	100,310 49	21,720 00	151,627 79	75,650 81	496,849 00
of premiums and deposits rec'd in cash, First Class, of premiums and deposits in cash, Second Class, of United States Stocks, (market value,) . . . . .	33,436 83	4,844 00	68,639 65	25,216 77	27,871 89
of Bank Stocks, Railroad Stocks and Bonds, (market value,) . . . . .	540 00	8,000 00	- - -	1,590 00	59,612 51
Cost value of real estate, . . . . .	6,252 00	1,200 00	1,545 00	15,599 00	9,218 36
Amount loaned on mortgage of real estate, . . . . .	3,755 59	- - -	14,035 63	- - -	- - -
of other investments, . . . . .	1,788 14	878 00	15,700 75	- - -	6,000 00
Cash on hand and in bank, . . . . .	1,714 52	- - -	1,800 00	4,286 00	40,918 00
in hands of agents, . . . . .	2,672 94	1,364 83	366 21	- - -	15,500 00
Amount of assessments regarded good, due and not paid, of losses ascertained and unpaid, First Class, of losses ascertained and unpaid, Second Class, . . . . .	1,265 69	1,334 65	4,293 46	- - -	2,168 30
of other losses claimed, . . . . .	- - -	- - -	- - -	- - -	468 11
owed for borrowed money, First Class, owed for borrowed money, Second Class, owing for dividends on expired policies, of all other liabilities, . . . . .	1,200 00	150 00	- - -	40 00	- - -
Estimated am't required to re-insure all outstanding risks, Amount of policies terminated the past year, First Class, of policies terminated, Second Class, . . . . .	399 97	1,371 19	5,000 00a	- - -	- - -
of policies issued the past year, First Class, of policies issued the past year, Second Class, . . . . .	13,374 73	2,172 00	150 00	180 98	572 80
	799,158 00	296,794 00	25,739 86	12,173 11	127 00
	- - -	- - -	1,874,628 00	155,800 00	84,415 43
	923,810 00	352,894 00	1,657,203 00	165,200 00	1,425,239 00
	- - -	- - -	- - -	- - -	445,420 00
	- - -	- - -	- - -	- - -	1,783,812 00
	- - -	- - -	- - -	- - -	504,222 00

Amount of premiums received in cash, First Class, . . .	\$0,774 15	\$4,344 00	\$21,922 80	\$4,008 68	\$19,759 86
of premiums received in cash, Second Class, . . .	-	-	-	-	8,761 66
of premiums received in notes, First Class, . . .	19,648 80	17,876 00	24,297 00	7,886 50	39,396 58
of premiums received in notes, Second Class, . . .	-	-	-	-	17,465 80
received on assessments, . . .	-	-	-	-	-
received for interest, . . .	907 88	502 62	1,602 89 <sup>a</sup>	1,832 62	8,178 08 <sup>b</sup>
of losses paid, First Class, . . .	2,014 99	1,100 00	16,584 52	8,604 50	5,872 12
of losses paid, Second Class, . . .	-	-	-	-	5,006 00
of cash dividends paid policy-holders, First Class, . . .	2,511 41	1,440 09	3,776 76	1,771 71	7,938 64
of cash div'ds paid policy-holders, Second Class, . . .	-	-	-	-	-
paid in cash as return premium, . . .	397 95	19 80	639 65	122 81	1,886 27
paid for expenses, taxes and commissions, . . .	2,547 76*	1,266 33	4,284 52	570 87	3,010 68 <sup>c</sup>
Gain on investments, . . .	21 38†	-	-	703 86	-
Amount assessed the last year, . . .	-	-	-	-	-
of liability to future assessment, . . .	200,620 98	43,440 00	34,319 82	126,088 85	445,894 52
Highest rate of interest paid, . . .	6 per cent.	-	6 per cent.	-	-
rate of interest received, . . .	6 per cent.	9 per cent.‡	6 per cent.	6 per cent.	6 per cent.
Amount insured on real estate, . . .	8,075,807 00†	59,000 00	4,551,300 00	160,500 00	3,842,947 00
insured on personal property, . . .	-	291,854 00	649,657 00	4,700 00	1,710,948 00
Proportion of property insured in Massachusetts, . . .	Nearly all.	All.	98 per cent.	All.	5,406,868 00
of loss on property in Massachusetts, . . .	All.	All.	All.	All.	All except \$600

\* Taxes and revenue stamps, \$412.87; commissions, \$912.23; expenses, \$1,222.56.

† Including State and National taxes and Government stamps.

‡ First Class, \$2,338.75; Second Class, \$879.26.

† Loss.

‡ Bank dividend.

a Including rents, \$2,806.95—less paid discounts and repairs, \$708.

‡ Not kept separate.

c First Class, \$2,312.10; Second Class, \$668.03.

	FRANKLIN MUTUAL. Greenfield.	GROVELAND MUTUAL. Groveland.	HAMPSHIRE MUTUAL. Northampton.	HAVEBHILL MUTUAL. Havehill.	HINGHAM MUTUAL. Hingham.
Amount insured by existing policies, of premiums and deposits on same of premiums and deposits received in cash, of United States Stocks, (market value,) of Bank Stocks, Railroad Stocks and Bonds, (market value.)	\$2,057,955 00 62,823 93 20,941 31 4,000 00 6,104 00	\$558,424 00 33,278 30 - - -	\$3,832,530 00 155,303 49 51,767 83 20,842 00 6,974 00	\$2,427,360 00 74,689 46 24,896 48 - 2,900 00	\$8,605,902 00 384,505 25 121,927 69 28,045 00 49,719 00
Cost value of real estate,	-	-	-	-	6,000 00
Amount loaned on mortgage of real estate, of other investments,	1,500 00 3,119 17	- -	8,950 00 1,060 00	650 00 3,080 33†	10,900 00 10,099 20b
Cash on hand and in bank, in hands of agents,	1,724 17 769 46	- 200 00	3,160 64 -	1,045 48 786 53†	2,573 13 2,644 19
Amount of assessments regarded good, due and not paid, of losses ascertained and unpaid, of other losses claimed,	- - -	- -	- -	1,200 00 600 00a	- -
owed for borrowed money, owing for dividends on expired policies, of all other liabilities,	- - 92 24	1,400 00* -	- -	25 00 2,200 00\$ 380 34	- - 431 21
Estimated amt. required to re-insure all outstanding risks, Amount of policies terminated the past year, of policies issued the past year, of premiums received in cash, of premiums received in notes, received on assessments, received for interest,	10,470 65 283,969 00 492,372 00 4,372 75 9,745 50 -	- 135,614 00 179,840 00 7,502 74 110 00	26,000 00 634,223 00 731,218 00 9,408 31 18,816 62 -	- 849,198 00 425,552 00 4,461 86 13,467 85 14,338 11	1,263,830 00 1,597,621 00 23,218 26 46,045 84 -
of losses paid, of cash dividends paid policy-holders, paid in cash as return premium,	1,098 27 1,725 75 1,468 08 -	- 522 50 -	3,351 90 1,281 58 4,368 73 641 75	265 75 10,139 24 - 115 39	7,991 01 6,176 60 13,815 53 -

Amount paid for expenses, taxes and commissions, . . .	\$1,805 85	\$500 00	\$1,561 68	\$4,198 74	\$3,962 45
Gain on investments, . . .	- -	- -	75 60	- -	113 72
Amount assessed the last year, . . .	- -	- -	- -	16,218 65	- -
of liability to future assessment, . . .	125,647 86	66,556 60	310,806 98	149,378 92	363,866 84
Highest rate of interest paid, . . .	- -	6 per cent.	- -	6 per cent.	- -
rate of interest received, . . .	8 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Amount insured on real estate, . . .	1,646,364 00	821,076 00	3,832,530 00d	2,041,058 00	7,379,780 00
insured on personal property, . . .	411,591 00	37,348 00	- -	386,302 00	726,122 00c
Proportion of property insured in Massachusetts, . . .	All but \$700	All but \$700	All.	99 per cent.	All.
of loss on property in Massachusetts, . . .	All.	All.	All.	All.	All.

a Borrowed on Treasurer's note.

† Including salaries of President and Treasurer, office rent, &c.

‡ Notes, \$2,230.77; office furniture and sale, \$450.

§ Including amount due for policies in office.

§ Borrowed on pledge of bank stock.

a Since paid.

b Notes with personal and collateral security, \$4,136; deposited in Hingham Savings Bank, \$1,000; accrued interest, \$1,414.20; Plymouth water scrip, \$3,500.

c Household furniture.

d Not separated in the return.

	*HOLLISTON MUTUAL. Holliston.	HOLYOKE MUTUAL. Salem.	HOUSATONIC MUTUAL. Stockbridge.	LOWELL MUTUAL. Lowell.	LYNN MUTUAL. Lynn.
Amount insured by existing policies in First Class, . . .	-	\$6,032,665 73	\$1,421,559 00	\$750,277 00	\$1,439,255 00
insured in Second Class, . . .	-	5,776,343 25	-	-	-
of premiums and deposits on same in First Class, . . .	-	154,705 76	48,586 89	31,619 20	103,825 64
of premiums and deposits in Second Class, . . .	-	161,002 06	-	-	-
of premiums and deposits rec'd in cash, First Class, . . .	-	77,352 88	16,195 63	7,904 80	19,624 04
of premiums and deposits in cash, Second Class, . . .	-	80,501 03	-	-	-
of United States Stocks, (market value,) . . .	-	27,000 00	1,700 00	7,850 00	4,000 00
of Bank Stocks, Railroad Stocks and Bonds, (market value,) . . .	-	60,557 00	505 00	-	9,545 00
Cost value of real estate, . . .	-	2,500 00†	-	-	-
Amount loaned on mortgage of real estate, . . .	-	41,541 27	-	155 00	3,600 00
of other investments, . . .	-	80,021 28	233 00	2,805 00	2,500 00
Cash on hand and in bank, . . .	-	7,487 48	684 98	134 14	2,144 07
in hands of agents, . . .	-	268 76	278 00	-	-
Amount of assessments regarded good, due and not paid, of losses ascertained and unpaid, First Class, . . .	319 00†	-	-	-	-
of losses ascertained and unpaid, Second Class, . . .	-	-	-	-	-
of other losses claimed, . . .	-	3,500 00	-	-	-
owed for borrowed money, First Class, . . .	-	-	540 00g	-	-
owed for borrowed money, Second Class, . . .	-	-	-	-	-
owing for dividends on expired policies, . . .	-	-	-	-	-
of all other liabilities, . . .	-	864 96\$	-	-	235 45
Estimated amt't required to re-insure all outstanding risks, Amount of policies terminated the past year, First Class, . . .	-	73,926 95	-	-	-
of policies terminated, Second Class, . . .	549,407 00	1,327,313 98	401,718 00	3,626 89	252,835 00
of policies issued the past year, First Class, . . .	-	3,408,433 54	-	291,391 00	-
of policies issued the past year, Second Class, . . .	2,000 00	1,999,962 00	501,320 00	350,423 00	302,855 00
	-	3,665,359 00	-	-	-

Amount of premiums received in cash, First Class, . . .	\$17 00	\$28,972 91a	\$5,976 17	\$2,981 81	\$4,780 84
of premiums received in cash, Second Class, . . .	-	42,510 90a	-	-	-
of premiums received in notes, First Class, . . .	48 00	28,972 91	11,952 84	8,943 94	18,921 86
of premiums received in notes, Second Class, . . .	-	42,510 90	-	-	-
received on assessments, . . .	2,080 00	-	-	-	-
received for interest, . . .	-	12,146 78b	120 00	919 98	1,650 12
of losses paid, First Class, . . .	-	2,408 76c	2,379 78	370 55	2,186 14
of losses paid, Second Class, . . .	-	30,559 81c	-	-	-
of cash dividends paid policy-holders, First Class, . . .	-	5,780 56	681 91	-	2,829 17
of cash div'ds paid policy-holders, Second Class, . . .	-	7,289 09	-	-	-
paid in cash as return premium, . . .	418 79	1,818 52d	15 00	100 79	-
paid for expenses, taxes and commissions, . . .	804 00	16,482 50e	868 19	994 84	916 38i
Gain on investments, . . .	-	836 67f	-	65 00	-
Amount assessed the last year, . . .	-	-	-	-	-
of liability to future assessment, . . .	-	478,561 73	32,391 26	56,876 24	206,651 28
Highest rate of interest paid, . . .	-	6 per cent.	6 per cent.	-	-
rate of interest received, . . .	-	84 per cent.	7 1/2 per cent.	7 1/2 per cent.	10 per cent.
Amount insured on real estate, . . .	-	8,918,460 40	1,421,559 00h	576,199 00	1,315,060 00
insured on personal property, . . .	-	2,890,548 58	-	149,078 00	124,195 00
Proportion of property insured in Massachusetts, . . .	-	Three-fourths.	Nearly all.	All.	All.
of loss on property in Massachusetts, . . .	-	Four-fifths.	All.	All.	All.

\* This Company is closing its affairs.

† First Class, \$3,000; Second Class, \$500.

a These amounts give gross premiums on policies issued.

c These amounts include portions of expense in regard to losses.

e First Class—Expenses, \$2,107.19; taxes, \$1,443.31; commissions, \$2,438.42. Second Class—Expenses, \$3,666.35; taxes, \$1,876.95; commissions, \$4,900.28.

f Loss, including depreciation on mortgages, \$200, and real estate, \$415.17.

A Not kept separate.

† Worthless.

‡ Depreciation charged off.

§ First Class, \$433.30; Second Class, \$433.66.

b First Class, \$6,136.53; Second Class, \$6,010.46.

d Including premiums on policies refused or lost in transmission.

g Borrowed without security.

i Expenses, \$788.43; taxes, \$123.90.





Amount paid for expenses, taxes and commissions, . . .	\$300 19	\$10,095 69	\$16,845 93	\$13,780 70	\$3,009 33
Gain on investments, . . .	- -	1,934 00	8,186 00	925 00	- -
Amount assessed the last year, . . .	- -	- -	- -	- -	- -
of liability to future assessment, . . .	69,339 09	544,948 80	580,659 28	303,812 30	346,708 34
Highest rate of interest paid, . . .	6 per cent.	6 per cent.	6 per cent.	9 per cent.	6 per cent.
rate of interest received, . . .	- -	6 per cent.	6 per cent.	8,432,583 00	2,428,794 00
Amount insured on real estate, . . .	724,200 00	15,703,685 00	22,166,430 00	8,388,580 00	192,650 00
insured on personal property, . . .	173,389 00	- -	615,275 00	Three-fourths.	Nearly all.
Proportion of property insured in Massachusetts, . . .	All.	All.	All.	Five-eighths.	All.
of loss on property in Massachusetts, . . .	All.	All.	All.		

\* Including \$21,425.22, amount of deposits received in cash the past year.

† Cash paid as return premium and deposits on surrendered policies.

‡ Deposit notes. This Company receives no premiums in notes

† Cash paid as return premium and deposits on terminated policies.

‡ Including \$704.88 extra premium.

α Loaned on collateral, \$1,726; loaned city of Worcester, \$3,000.

	MIDDLESEX MUTUAL. Concord.	MILFORD MUTUAL. Milford.	[Old Organisation.] MUTUAL SAFETY. South Reading.	[New Organisation.] MUTUAL SAFETY. South Reading.	MUTUAL FIRE ASSURANCE. Springfield.
Amount insured by existing policies in First Class, . . . insured in Second Class, . . . of premiums and deposits on same in First Class, of premiums and deposits in Second Class, . . . of premiums and deposits rec'd in cash, First Class, of premiums and deposits in cash, Second Class, of United States Stocks, (market value,) . . . of Bank Stocks, Railroad Stocks and Bonds, (market value,) . . . Cost value of real estate, . . . Amount loaned on mortgage of real estate, . . . of other investments, . . . Cash on hand and in bank, . . . in hands of agents, . . . Amount of assessments regarded good, due and not paid, of losses ascertained and unpaid, First Class, of losses ascertained and unpaid, Second Class, . . . of other losses claimed, . . . owed for borrowed money, First Class, owed for borrowed money, Second Class, owing for dividends on expired policies, . . . of all other liabilities, . . . Estimated amt't required to re-insure all outstanding risks, Amount of policies terminated the past year, First Class, of policies terminated, Second Class, . . . of policies issued the past year, First Class, of policies issued the past year, Second Class, . . .	\$6,714,459 00 - 223,125 62 - 87,657 95 - 30,940 00 31,985 00 1,523 89 7,500 00 8,800 00* 6,668 15 4,119 85 - 750 00 - 25 00 - - - 49,828 97 1,777,861 00 - 2,316,336 00 -	\$446,538 00 - 15,941 16 5,213 72 - - - 1,684 00 - 200 00 645 22 201 91† - - - - - - 12 48 108 00\$ 1,720 52   149,917 00 - 117,239 00 -	- - - - - - - - 400 00a 1,280 89a - 983 82b 5,827 04c 1,656 00 1,223 33 - 862 06d 6,630 56d - - - - - - - - -	\$251,807 00 - 14,786 00 - - - - - - - - - 800 00 - - - 20 00 128 17i - - 182 18t - 25,280 00 - 12,100 00 -	\$2,706,380 00 - 181,879 43 - 36,275 86 - 8,950 00 26,700 00 - - 6,000 00i 649 92 - - - - - - 152 16 - 405,030 00 500,820 00 -

Amount of premiums received in cash, First Class, . . .	\$31,188 17	\$1,180 42	-	-	\$3,824 56
of premiums received in cash, Second Class, . . .	-	-	-	-	-
of premiums received in notes, First Class, . . .	31,168 17	2,478 74	-	-	-
of premiums received in notes, Second Class, . . .	-	-	-	-	-
received on assessments, . . .	-	-	-	-	-
received for interest, . . .	7,127 84	129 75	\$1,197 03 <sup>e</sup>	\$1,284 23	3,664 82
of losses paid, First Class, . . .	11,607 69	1,165 00	80 25	791 75	1,800 00
of losses paid, Second Class, . . .	-	-	171 96	-	-
of cash dividends paid to policy-holders, First Class, . . .	6,142 59	40 33	-	-	4,369 18
of cash div'ds paid to policy-holders, Second Class, . . .	-	-	-	-	-
paid in cash as return premium, . . .	915 30	17 40	11 27 <sup>f</sup>	-	980 20
paid for expenses, taxes and commissions, . . .	6,990 60 <sup>†</sup>	248 06	999 16 <sup>g</sup>	229 47	1,747 14
Gain on investments, . . .	1,689 00	20 00	301 24 <sup>h</sup>	-	-
Amount assessed the last year, . . .	-	-	-	1,605 25	-
of liability to future assessment, . . .	223,125 62	20,854 88	-	29,472 00	362,758 86
Highest rate of interest paid, . . .	-	-	-	-	-
rate of interest received, . . .	6 per cent.	6 per cent.	-	-	6 per cent.
Amount insured on real estate, . . .	4,959,375 00	324,706 00	-	223,296 00	2,706,380 00
insured on personal property, . . .	1,755,084 00	121,427 00	-	28,511 00	-
Proportion of property insured in Massachusetts, . . .	All	All.	-	All.	All.
of loss on property in Massachusetts, . . .	All.	All.	-	All.	All.

<sup>e</sup> Notes with collateral.

<sup>f</sup> Including balance due on unsettled policies.

<sup>g</sup> General class.

<sup>h</sup> Notes endorsed by Directors.

<sup>i</sup> Most of the expense is for interest—first class, \$232.07; general class, \$767.09.

<sup>j</sup> Treasurer responsible.

<sup>†</sup> Expenses, \$3,122.83; taxes and U. S. stamps, \$900.26; commissions, \$2,967.46.

<sup>‡</sup> Estimated by the Company at 33 per cent.

<sup>§</sup> Balance of salaries and bill of costs

<sup>||</sup> General class, \$321.53; first class, \$661.79.

<sup>c</sup> First class, \$317.44; general class, \$879.59.

<sup>d</sup> First class, \$317.44; general class, \$879.59.

<sup>e</sup> First class, \$317.44; general class, \$879.59.

<sup>f</sup> First class.

<sup>g</sup> Depreciation of assets—first class, \$141.87; general class, \$169.37.

<sup>h</sup> Secured by collateral.

	MUTUAL PROTECTION.* Charlestown.	NEWBURYPORT MUTUAL. Newburyport.	NORFOLK MUTUAL. Dedham.	PEOPLE'S EQUITABLE MUTUAL. Taunton.	PLYMOUTH COUNTY MUTUAL. Plymouth.
Amount insured by existing policies, of premiums and deposits on same, . . . . .	\$281,800 00	\$766,060 00	\$11,202,860 00	\$1,585,249 00	\$587,009 00
of premiums and deposits received in cash, . . . . .	10,694 85	26,825 19	817,212 40	81,260 14	20,265 27
of United States Stocks, (market value,) . . . . .	3,062 20	8,941 73	163,442 28	16,252 00	6,080 09
of Bank Stocks, Railroad Stocks and Bonds, (market value,) . . . . .	3,315 00	4,705 00	16,530 00	-	-
Cost value of real estate, . . . . .	-	7,245 00	-	-	-
Amount loaned on mortgage of real estate, . . . . .	-	-	10,500 00	-	-
of other investments, . . . . .	-	-	49,100 00	-	-
Cash on hand and in bank, . . . . .	58 07	1,900 00	7,753 99	1,097 04	200 00
in hands of agents, . . . . .	-	683 19	3,746 74	800 00	357 07
Amount of assessments regarded good, due and not paid, of losses ascertained and unpaid, . . . . .	-	-	5,487 05	190 00	1,129 87
of other losses claimed, . . . . .	-	-	-	-	7,602 80
owed for borrowed money, . . . . .	-	-	6,790 00†	890 00	2,425 00
owing for dividends on expired policies, of all other liabilities, . . . . .	370 00†	-	-	3,300 00a	1,100 00
Estimated amt required to re-insure all outstanding risks, Amount of policies terminated the past year, . . . . .	2,215 00	-	-	4,229 00b	-
of policies issued the past year, . . . . .	1,000 00	141,000 00	81,721 14	6,350 99c	225 00g
of premiums received in cash, . . . . .	281,600 00	140,250 00	1,499,033 00	448,772 00	204,529 00
of premiums received in notes, . . . . .	3,062 20	1,655 43	1,778,824 00	5,200 00	147,265 00
received on assessments, . . . . .	-	3,310 86	26,964 47	52 00	1,830 73
received for interest, . . . . .	-	-	104,944 56	208 00	8,661 46
of losses paid, . . . . .	-	570 03	-	-	1,384 00
of cash dividends paid policy-holders, . . . . .	-	-	5,874 13	-	-
paid in cash as return premium, . . . . .	-	-	13,586 20	278 25	2,019 38
	-	-	8,579 12	-	90 93
	-	127 40	973 97	-	194 86

Amount paid for expenses, taxes and commissions, . . .	\$258 70	\$258 81	\$5,997 86 <sup>  </sup>	\$1,435 58 <sup>d</sup>	\$1,478 20
Gain on investments, . . .	50 00	-	-	-	-
Amount assessed the last year, . . .	-	-	-	9,748 17 <sup>e</sup>	8,986 80
of liability to future assessment, . . .	10,694 85	-	326,894 56	52,001 00	43,753 20
Highest rate of interest paid, . . .	-	80,475 57	-	8 per cent.	6 per cent.
rate of interest received, . . .	-	6 per cent.	-	6 per cent.	6 per cent.
Amount insured on real estate, . . .	228,300 00	740,060 00	11,202,860 00 <sup>§</sup>	951,151 00 <sup>f</sup>	440,257 00
insured on personal property, . . .	58,300 00	26,000 00	-	634,098 00	146,752 00
Proportion of property insured in Massachusetts, . . .	All.	All.	All.	19-30ths.	All.
of loss on property in Massachusetts, . . .	No losses.	All.	All.	All.	All.

\* Commenced business July 16, 1864.

† Note on demand without security.

‡ Not yet due.

|| Including State and National taxes and government stamps.

§ Including small sums for furniture.

a On \$1,000 the party has no legal or equitable claim. On \$500 the policy was made void by an extra hazard attached to the property.

b Notes of Treasurer, endorsed by Directors.

c Estimated by the Company at 40 per cent.

d Including salaries and interest.

e Under examination by Supreme Judicial Court.

f Real and personal insured in same policy.

g For services.

	QUINCY MUTUAL Quincy.	SALEM MUTUAL Salem.	SALISBURY AND AMESBURY MUTUAL Amesbury Mills.	SAUGUS MUTUAL Saugus.	SOUTH DANVERS MUTUAL South Danvers.
Amount insured by existing policies, of premiums and deposits on same, of United States Stocks, (market value,) of Bank Stocks, Railroad Stocks and Bonds, (market value),	\$15,680,249 00 556,346 06 202,828 41 25,204 94	\$1,339,450 00 89,504 84 22,376 21 3,180 00	\$266,241 00 19,266 34 1,926 63 -	\$2,188,785 00 250,909 00 - -	\$955,065 00 63,901 63 17,967 21 2,500 00
Cost value of real estate, Amount loaned on mortgage of real estate, of other investments,	30,990 00 2,721 28 36,747 83	11,340 00 - -	- - -	- - -	20,846 00 - 200 00
Cash on hand and in bank, in hands of agents,	11,411 04 6,039 88 8,283 44	4,350 00 1,103 28 -	- 1,148 01 148 05	153 47 1,018 90 -	- 1,816 10 -
Amount of assessments regarded good, due and not paid, of losses ascertained and unpaid, of other losses claimed, owed for borrowed money,	- - - 2,600 00*	- - - -	- - - 950 00	105 00 - - 5,850 00	- - - -
owing for dividends on expired policies, of all other liabilities,	300 00 -	840 32 -	18 94 -	- 123 03	203 64 -
Estimated am't required to re-insure all outstanding risks, Amount of policies terminated the past year, of policies issued the past year,	90,145 96 4,934,184 00 5,715,218 00	8,371 06 601,850 00 643,650 00	963 31 44,207 00 67,837 00	- 812,140 00 772,300 00	8,983 60 173,080 00 178,130 00
of premiums received in cash, of premiums received in notes, received on assessments,	68,419 28 88,521 11 -	10,831 70 32,322 15 -	494 42 4,944 22 -	- 91,286 00 1,999 18	8,286 39 6,592 78 -
received for interest, of losses paid, of cash dividends paid policy-holders, paid in cash as return premium,	7,392 23 38,004 43 17,938 67 -	1,442 52 6,687 40 7,311 47 417 38	60 21 - - 25 88	1,999 18 4,007 78 - -	1,642 54 25 14 2,990 26 122 19

Amount paid for expenses, taxes and commissions, . . .	\$9,149 81	\$1,277 08	\$128 00	\$256 42	\$586 25
Gain on investments, . . . . .	—	1,216 84	—	—	—
Amount assessed the last year, . . . . .	—	—	—	—	—
of liability to future assessment, . . . . .	1,112,692 12	156,688 47	86,808 05	250,909 00	107,808 28
Highest rate of interest paid, . . . . .	—	—	—	6 per cent.	—
rate of interest received, . . . . .	12 per cent. †	6 per cent.	6 per cent.	—	7½ per cent.
Amount insured on real estate, . . . . .	12,525,664 00	449,175 00	211,812 00	1,755,677 00	955,065 00
insured on personal property, . . . . .	3,154,585 00	194,475 00	54,429 00	488,058 00	—
Proportion of property insured in Massachusetts, . . .	Over 9-10ths.	All.	287,821 00	All.	All but \$1,100
of loss on property in Massachusetts, . . . . .	87,759 75	All.	950 00‡	All.	All.

\* The officers of the Company say: “\$700 of this amount was decided by judge and jury in favor of the Company, but carried to Supreme Court by plaintiff. \$1,000 is now in court as an ‘ambleable suit’ to determine a disputed question, and the balance, \$900, (we think) an undoubted swindling claim, now in court.”

† On some bank and government stocks.

‡ Borrowed on Directors’ notes.

§ This amount the Company do not properly call assessments, but it is such portions of the deposit notes collected as the Directors reserve upon terminated policies towards paying losses.



	STATE MUTUAL FIRE. Boston.	TRADE'S AND MECHANICS' MUTUAL. Lowell.	UNION M U T U A L. Boston.	WEST NEWBURY MUTUAL. West Newbury.	WESTFIELD MUTUAL. Westfield.
Amount insured by existing policies, of premiums and deposits on same, of premiums and deposits received in cash, of United States Stocks, (market value), of Bank Stocks, Railroad Stocks and Bonds, (market value),	\$1,011,023 00 25,157 80 23,582 23* 11,427 50	\$3,687,780 00 163,385 01 46,674 25 22,100 00	\$9,538,935 00 250,565 88 146,875 70* 35,690 00	\$1,516,440 00 52,075 62 - -	\$460,183 00 16,881 72 5,627 24 2,527 50
Cost value of real estate,	-	4,204 00	64,815 00	-	400 00
Amount loaned on mortgage of real estate, of other investments,	1,125 00 -	- 12,687 57	- 12,500 00	- -	- -
Cash on hand and in bank, in hands of agents,	2,857 73† 460 01	12,362 45 1,036 23	21,601 34† 4,294 76	75 00 -	2,689 58m 265 87
Amount of assessments regarded good, due and not paid, of losses ascertained and unpaid, of other losses claimed, owed for borrowed money, owing for dividends on expired policies, of all other liabilities,	- - - - 2,081 68† 1,201 75	- - - - 335 00 322 01a	- - - - 1,789 43 -	- - - 1,250 00i -	- - - - 15 79 57 80n
Estimated amt required to re-insure all outstanding risks, Amount of policies terminated the past year, of policies issued the past year, of premiums received in cash, of premiums received in notes, received on assessments, received for interest,	327,640 00 269,665 00 4,315 46 - - 2,854 11	1,029,603 00 1,230,733 00 16,474 32 31,942 10 - 8,345 53b	62,641 29 1,185,433 00 1,800,700 00 30,536 62g 17,123 41 8,368 68	- - 1,516,440 00i - 52,075 62 -	2,813 62 118,775 00 191,290 00 2,215 54 4,404 70 -
of losses paid, of cash dividends paid to policy-holders, paid in cash as return premium,	1,897 85 2,613 33 -	2,518 00c 8,043 81 219 85	10,268 87 4,408 04 2,082 78	1,100 00 - -	375 03 476 20 714 22 87 20

Amount paid for expenses, taxes and commissions, . . .	\$3,840 57	\$2,898 46	\$8,688 57	\$1,973 00	\$374 84
Gain on investments, . . .	187 75 <sup>g</sup>	108 00	321 00	-	-
Amount assessed the last year, . . .	-	-	-	-	-
of liability to future assessment, . . .	26,733 87	280,095 77	250,565 38	156,226 86	11,254 48
Highest rate of interest paid, . . .	-	6 per cent. <sup>d</sup>	6 per cent.	6 per cent.	-
rate of interest received, . . .	-	7 $\frac{1}{2}$ per cent.	7 $\frac{1}{2}$ per cent.	-	7 $\frac{1}{2}$ per cent.
Amount insured on real estate, . . .	778,848 00	8,228,807 00	8,506,848 00	1,259,872 00	350,118 00
insured on personal property, . . .	232,675 00	460,973 00	1,032,587 00 <sup>h</sup>	256,568 00	110,065 00
Proportion of property insured in Massachusetts, . . .	All but \$3,500	24-25ths.	9,472,235 00	All but \$60,000	All.
of loss on property in Massachusetts, . . .	All.	All.	All.	All.	All.

<sup>a</sup> Including \$11,008.83 cash deposits.

<sup>†</sup> Cash dividends unpaid, \$121.54; deposit notes to be returned, \$1,940.14.

<sup>‡</sup> Loss.

<sup>c</sup> Paid \$300 of this amount for a loss of year before last.

<sup>f</sup> Interest accrued on deposit notes.

<sup>g</sup> Borrowed on Treasurer's note.

<sup>m</sup> Loaned on personal security, \$2,598.88; accrued interest, \$72.70.

<sup>†</sup> Deposit notes on policies terminated, \$1,940.14; interest accrued on do., \$917.89.

<sup>‡</sup> Dividends unpaid on cancelled policies, being notes and interest.

<sup>a</sup> Unpaid taxes, \$107.35; commissions, \$119.86; expenses, \$35.

<sup>d</sup> On United States certificates purchased.

<sup>g</sup> Including deposits received in cash, \$6,443.23.

<sup>h</sup> The policies all terminated June 9, 1864.

<sup>m</sup> U. S. tax, \$12.95; State tax, \$8.85; due Directors and other contingent expenses, \$35.

<sup>b</sup> Including premiums on sale of gold.

<sup>c</sup> Including \$21,598.12 cash deposits.

<sup>A</sup> Household furniture.

<sup>l</sup> Since June 9, 1864.

	WESTFORD MUTUAL. Westford.	WEYMOUTH AND BRAintree MUTUAL. Weymouth.	WORCESTER MUTUAL. Worcester.	WORCESTER MANUFACTURERS' MUTUAL. Worcester.
Amount insured by existing policies, of premiums and deposits on same, of United States Stocks, (market value), of Bank Stocks, Railroad Stocks and Bonds, (market value),	\$457,584 00 27,455 04 1,098 20 - -	\$1,445,291 00 81,704 27 23,680 18 2,140 00 -	\$17,752,922 00 787,436 84 245,812 28 17,062 50 -	\$4,416,980 00 241,064 91 39,621 74 2,000 00 -
Cost value of real estate, Amount loaned on mortgage of real estate, of other investments,	- - -	4,540 00 - 408 00	52,200 00 500 00 87,415 37	6,180 00 - -
Cash on hand and in bank, in hands of agents,	87 23 -	- 1,939 91	1,520 00 -	- 6,211 08
Amount of assessments regarded good, due and not paid, of losses ascertained and unpaid, of other losses claimed,	- - -	- 364 84 -	10,930 00* -	- -
owed for borrowed money, owing for dividends on expired policies, of all other liabilities,	57 00 - -	- - -	6,575 00 - 1,127 00	175 00 - -
Estimated amt't required to re-insure all outstanding risks, Amount of policies terminated the past year, of policies issued the past year,	1,098 20 36,500 00 108,875 00	9,472 08 425,046 00 898,245 00	- 3,287,562 00 3,767,658 00	19,810 87 8,769,401 00 4,456,598 00
of premiums received in cash, of premiums received in notes, received on assessments,	278 57 6,400 50 -	5,873 97 11,616 44 -	49,781 91 99,563 82 -	40,190 83 - -
received for interest, of losses paid, of cash dividends paid policy-holders, paid in cash as return premium,	2 61 8 50 - -	653 49 3,237 85 1,171 81 -	11,192 14 17,032 97 23,570 93 -	2,805 19 38,176 78 14,702 56 569 09

Amount paid for expenses, taxes and commissions, . . .	\$76 23	\$1,067 63	\$10,068 94†	\$4,023 87
Gain on investments, . . .	- -	274 00	- -	- -
Amount assessed the last year, . . .	- -	- -	- -	- -
of liability to future assessment, . . .	\$54,910 08	235,540 30	1,474,878 68	241,064 91
Highest rate of interest paid, . . .	- -	- -	4 per cent.	6 per cent.
rate of interest received, . . .	6 per cent.	9 per cent.	6 per cent.	4,416,980 00‡
Amount insured on real estate, . . .	344,188 00	1,301,788 00	14,554,141 00	- -
insured on personal property, . . .	113,396 00	143,508 00	3,198,681 00	- -
Proportion of property insured in Massachusetts, . . .	All.	All.	All.	One-half.
of loss on property in Massachusetts, . . .	All.	All.	All.	18,008 40

• This includes some cash on hand—amount not given.

† Including borrowed money and interest paid, and principal and interest on bonds, \$2,608.16.

‡ Not kept separate.

## A G G R E G A T E.

Amount insured by existing policies in First Class, . . .	\$216,423,528 73
insured in Second Class, . . .	6,273,192 25
of premiums and deposits on same in First Class, . . .	9,013,653 18
of premiums and deposits in Second Class, . . .	188,873 95
of premiums and deposits rec'd in cash, First Class, . . .	2,578,654 93
of premiums and deposits in cash, Second Class, . . .	89,719 39
of United States Stocks, (market value,) . . .	519,141 19
of Bank Stocks, Railroad Stocks and Bonds, (market value,) . . .	679,925 88
Cost value of real estate, . . .	55,885 08
Amount loaned on mortgage of real estate, . . .	493,639 98
of other investments, . . .	264,619 67
Cash on hand and in bank, . . .	117,070 64
in hands of agents, . . .	55,094 01
Amount of assessments regarded good, due and not paid, . . .	15,828 18
of losses ascertained and unpaid, First Class, . . .	70,040 63
of losses ascertained and unpaid, Second Class, . . .	1,223 33
of other losses claimed, . . .	17,195 00
owing for borrowed money, First Class, . . .	24,686 23
owing for borrowed money, Second Class, . . .	6,630 56
owing for dividends on expired policies, . . .	20,343 05
of all other liabilities, . . .	4,683 19
Estimated amount required to re-insure all outstanding risks, . . .	987,570 56
Amount of policies terminated the past year, First Class, . . .	68,291,768 98
of policies terminated in Second Class, . . .	3,853,853 54
of policies issued the past year, First Class, . . .	72,726,094 34
of policies issued the past year, Second Class, . . .	4,170,081 00
of premiums received in cash, First Class, . . .	864,875 94
of premiums received in cash, Second Class, . . .	51,272 55
of premiums received in notes, First Class, . . .	1,835,151 66
of premiums received in notes, Second Class, . . .	59,996 20
received on assessments, . . .	22,684 04
received for interest, . . .	166,811 79
of losses paid, First Class, . . .	386,181 65
of losses paid, Second Class, . . .	35,565 81
of cash dividends paid to policy-holders, First Class, . . .	274,112 61
of cash div'ds paid to policy-holders, Second Class, . . .	7,289 09
paid in cash as return premium, . . .	25,759 39
paid for expenses, taxes and commissions, . . .	192,102 79
Gain on investments, . . .	14,233 27
Loss on investments, . . .	1,159 63
Amount assessed the last year, . . .	38,736 39
of liability to future assessments, . . .	13,427,598 41
Highest rate of interest paid, . . .	8 per cent.
rate of interest received, . . .	12 per cent.
Amount insured on real estate, . . .	192,058,648 40
insured on personal property, . . .	30,638,072 58

NOTE.—In the printed blank, the thirty-sixth interrogatory requires the "highest rate of interest received." The question is answered in some of the returns, "six per cent., except on bank stocks;" in others, "nine per cent., including United States stocks, bank stocks," &c. The question being imperfectly answered, the percentage is put down in the tables, as given, without regard to stocks owned.

## R E M A R K S .

### ABINGTON MUTUAL FIRE INSURANCE COMPANY, ABINGTON.

[Incorporated, May 30, 1856. Charter expires, 1884.]

BAXTER COBB, *President.*

*Secretary,* FREEMAN P. HOWLAND.

United States Stocks owned by the Company :—

	Par value.	Market value.
United States $\frac{1}{10}$ Bonds, . . . . .	\$2,400	\$2,448

Amount of Assets other than notes received for premium and deposits :—

United States stocks, (market value,) . . . . .	\$2,448 00	
Real estate, . . . . .	500 00	
Iron safe, . . . . .	50 00	
Private loans, . . . . .	250 00	
Cash on hand and in bank, . . . . .	280 99	
Due from agents, . . . . .	186 34	
	<hr/>	\$3,715 33

Liabilities :—

Owing for dividends on expired policies, . . . . .	\$24 62	
Due Directors for services, . . . . .	30 00	
Amount required to re-insure all outstanding riaks, estimated at 50 per cent., . . . . .	2,718 07	
	<hr/>	2,772 69
Balance of surplus, . . . . .		\$942 64

Assets brought forward, \$2,274 48	Losses paid, . . . . . \$6 35	
Cash Premium, . . . . . 2,337 15	Dividends, . . . . . 233 13	
Interest, . . . . . 186 90	Expenses, . . . . . 593 59	
Appreciation of invest- ments, . . . . . 30 00		
	<hr/>	\$833 07
\$4,822 53		
Balance, . . . . . \$3,989 46	Assets carried forward, \$3,715 33	—\$274 13

### ANNISQUAM MUTUAL FIRE INSURANCE COMPANY, GLOUCESTER.

[Incorporated, March 11, 1847. Charter expires, 1875.]

NATHANIEL DULEY, *President.*

*Secretary,* O. W. SARGENT.

United States Stocks owned by the Company :—

	Par value.	Market value.
United States $\frac{1}{10}$ Bonds, . . . . .	\$1,000	\$1,000

Amount of Assets other than notes received for premium and deposits:—

United States bond, . . . . .	\$1,000 00	
Individual notes on interest, . . . . .	1,470 00	
Due from agents, . . . . .	50 00	
Assessments due and not paid, . . . . .	233 34	
		<u>\$2,753 34</u>

Assets brought forward, \$3,061 50	Losses paid, . . . . .	\$1,075 00	
Cash Premium, . . . . . 93 87	Return Premium, . . . . .	45 42	
Interest, . . . . . 314 00	Expenses, . . . . .	115 50	
Assessments, . . . . . 240 00			
		<u>\$1,235 92</u>	
<u>\$3,709 37</u>			
Balance, . . . . . \$2,473 45	Assets carried forward, \$2,753 34		+ \$279 89

### ARKWRIGHT MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated, February 8, 1880.]

WALDO HIGGINSON, *President.*

*Secretary, E. H. SPRAGUE.*

*Office, No. 31 Kilby Street.*

United States and State Stocks owned by the Company:—

	Par value.
United States $\frac{5}{8}$ Bonds, . . . . .	\$3,000
Massachusetts 6 per cent. Bonds, . . . . .	2,000
Rhode Island 6 per cent. Bonds, . . . . .	8,000
	<u>\$8,000*</u>

Railroad Stocks and Bonds:—

	Par val. per share.	Par value.
30 shares Pittsfield and North Adams R. R.,	\$100	\$3,000
30 " Worcester and Nashua Railroad,	100	3,000
30 " Portland, Saco & Portsmouth R. R.,	100	3,000
30 " Northern (N. H.) Railroad, . . . . .	100	3,000
Conn. River R. R. Mortgage Bonds, . . . . .		6,000
Ogdensburg R. R. First Mortgage Bonds, . . . . .		2,000
		<u>\$20,000*</u>

Amount of Assets other than notes received for premium and deposits:—

United States and State stocks, (par value,) . . . . .	\$8,000 00	
Railroad stocks and bonds, (par value,) . . . . .	20,000 00	
Cash on hand, . . . . .	6,827 62	
		<u>\$34,827 62</u>

Liabilities:—

Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	17,270 62
Balance of surplus, . . . . .	<u>\$17,557 00</u>

\* Market value not given.

Assets brought forward,	\$24,549 26	Losses paid,	\$3,576 18
Cash Premium,	36,291 95	Dividends,	15,979 79
Interest,	1,207 63	Return Premium,	1,036 40
Appreciation of invest-		Error in former report,	428 00
ments,	723 94	State and Nat'l Tax,	935 99
		Current Expenses,	5,450 32
	<u>\$62,771 78</u>		<u>\$37,414 91</u>
Balance,	\$35,356 87	Assets carried forward,	\$34,827 62
			+ \$529 25

**ATTLEBOROUGH MUTUAL FIRE INSURANCE COMPANY,  
ATTLEBOROUGH.**

[Incorporated, February 24, 1844. Charter expires, 1872.]

**JOHN DAGGETT, *President.***

*Secretary, SAMUEL CARPENTER.*

**Amount of Assets other than notes received for premium and deposits:—**

Deposited in Pawtucket Savings Bank,	.	.	\$1,748 72	
Cash on hand,	.	.	320 77	
			<u>          </u>	\$2,069 49

**Liabilities :—**

Losses ascertained and unpaid, . . . . .	\$50 00	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	1,251 99	
	<hr/>	1,301 99
Balance of surplus, . . . . .		<hr/> \$767 50

Assets brought forward,	\$1,722 99	Return Premium,	\$1 20	
Cash Premium,	395 24	Expenses,	74 47	
Interest,	104 87			
	<u>\$2,223 40</u>		<u>\$75 67</u>	
Balance,	\$2,146 73	Assets carried forward,	\$2,069 49	—\$77 24

**BARNSTABLE COUNTY MUTUAL FIRE INSURANCE COMPANY, YARMOUTH PORT.**

[Incorporated, March 2, 1888. Charter expires, 1881.]

**ZENAS D. BASSET, *President.***

*Secretary, AMOS OTIS.*

**United States Stocks owned by the Company :—**

	Par value.	Market val.
United States Bonds, . . . . .	\$11,000	\$11,110



## Bank and Railroad Stocks :—

	Par value per share.	Par value.	Market value per share.	Market value.
15 shares Barnstable Bank, Barnstable, .	\$100	\$1,500	\$108	\$1,620
12 " Tremont Bank, Boston, .	100	1,200	112	1,344
10 " Falmouth Bank, Falmouth, .	100	1,000	95	950
4 " Massachusetts Bank, Boston, .	250	1,000	260	1,040
50 " Cape Cod Railroad, . . .	60	3,000	75	3,750
		<u>\$7,700</u>		<u>\$8,704</u>

## Amount of Assets other than notes received for premium and deposits :—

United States stocks, (market value,) . . .	\$11,110 00
Bank and Railroad stocks, (market value,) . . .	8,704 00
Deposited in Barnstable Savings Institution, . . .	1,000 00
Loaned on mortgage of real estate, . . .	1,025 00
Other investments, . . . . .	9,622 06
Cash on hand and in bank, . . . . .	1,072 57
	<u>\$32,533 63</u>

## Liabilities :—

Losses claimed, . . . . .	\$200 00
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	19,320 03
	<u>19,520 03</u>

Balance of surplus, . . . . . \$13,013 60

Assets brought forward, \$29,337 79	Losses paid, . . . \$2,302 00
Cash Premium, . . . 7,807 89	Expenses, . . . 1,050 68
Interest, . . . 2,629 13	Dividends, . . . 4,502 50
Appreciation of invest- ments, . . . . . 614 00	
<u>\$40,388 81</u>	<u>\$7,855 18</u>
Balance, . . . \$32,533 63	Assets carried forward, \$32,533 63

BERKSHIRE MUTUAL FIRE INSURANCE COMPANY, PITTS-  
FIELD.

[Incorporated, March 6, 1885. Charter unlimited.]

WALTER LAFLIN, *President.**Secretary,* JOHN A. WALKER.

## United States Stocks owned by the Company :—

	Par value.	Market val.
United States Bonds, . . . . .	\$5,000	\$5,140

## Amount of Assets other than notes received for premium and deposits :—

United States stocks, (market value,) . . .	\$5,140 00
Cost value of real estate, . . . . .	2,363 44
Promissory notes, . . . . .	7,701 00
Accrued interest, . . . . .	411 55
Cash on hand and in hands of agents, . . .	1,949 51
<i>Amount carried forward,</i> . . . . .	<u>\$17,565 50</u>

<i>Amount of Assets brought forward,</i> . . . . .		\$17,565 50
<b>Liabilities :—</b>		
Losses ascertained and unpaid, . . . . .	\$620 00	
Owing for dividends on expired policies, . . . . .	219 25	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	15,442 10	
		<u>16,281 35</u>
Balance of surplus, . . . . .		\$1,284 15

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Assets brought forward, \$12,473 04	Losses paid, . . . . .	\$2,730 85	
Cash Premium, . . . . . 10,831 45	Dividends, . . . . .	1,738 62	
Interest, . . . . . 516 49	Return Premium, . . . . .	284 84	
	Expenses, . . . . .	2,312 10	
		<u>\$7,066 41</u>	
Balance, . . . . . \$16,754 57	Assets carried forward, \$17,565 50		—\$810 93

# BOSTON MANUFACTURERS' MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated, March 15, 1860.]

WILLIAM AMORY, *President.*

*Secretary,* E. E. MANTON.

*Office, No. 14 Devonshire Street.*

## Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
100 shares Webster Bank, Boston, . . . . .	\$100	\$10,000	\$100	\$10,000
167 " State Bank, Boston, . . . . .	60	10,020	62½	10,497½
100 " New England Bank, Boston, . . . . .	100	10,000	115	11,500
100 " Merchants' Bank, Boston, . . . . .	100	10,000	100	10,000
100 " City Bank, Boston, . . . . .	100	10,000	102½	10,275
100 " Bank of Commerce, Boston, . . . . .	100	10,000	103	10,300
		<u>\$60,020</u>		<u>\$62,572½</u>

## Assets of the Company other than notes received for premium and deposits :

Bank stocks, (market value,) . . . . .	\$62,572 50
Cash on hand and in bank, . . . . .	16,068 90
	<u>\$78,641 40</u>

## Liabilities :—

Losses ascertained and unpaid, . . . . .	\$30,400 00
Losses claimed, . . . . .	300 00
Owing for dividends on expired policies, . . . . .	680 26
Office expenses, . . . . .	954 50
Taxes, . . . . .	195 05
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	51,939 10
	<u>\$84,468 91</u>

Liabilities, . . . . .	\$84,468 91
Assets, . . . . .	78,641 40
Balance against the Company, .	\$5,827 51

Assets brought forward, \$84,776 83	Losses paid, . . . \$60,308 20	
Cash Premium, . . . 105,796 15	Dividends, . . . 43,028 07	
Interest, . . . . 7,100 88	Return Premium, . . . 1,159 62	
	Expenses, . . . . 9,880 29	
	Taxes, . . . . . 3,589 60	
	Depreciation of Bank Stocks, . . . . . 950 50	
\$197,673 86	\$118,861 28	
Balance, . . . \$78,812 08	Assets carried forward, \$78,641 40	—\$170 68

### BOOT AND SHOE MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY, LYNN.

[Incorporated, April 4, 1854. Charter expires 1882.]

WILLIAM BASSETT, *President.*

*Secretary,* VALENTINE MEADER.

United States Stocks owned by the Company:—

	Par value.	Market value.
United States $\frac{5}{8}$ Bonds, . . . . .	\$3,000	\$3,080

Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
15 shares Shoe & Leather Dealers' Bank, \$100	\$100	\$1,500	\$130	\$1,950
15 " City Bank, Lynn, . . . . . 100	100	1,500	108	1,620
10 " Bank of the Republic, Boston, 100	100	1,000	101	1,010
6 " Lynn Mechanics' Bank, Lynn, 100	100	600	120	720
		\$4,600		\$5,300

Assets of the Company other than notes received for premium and deposits:

United States stocks, (market value,) . . .	\$8,080 00
Bank stocks, (market value,) . . . . .	5,300 00
Cash on hand, . . . . .	4,133 14
Due from agents, . . . . .	715 83
	\$18,228 97

Liabilities:—

Losses claimed, . . . . .	\$5,000 00
Owing for dividends on expired policies, .	504 55
United States revenue tax for October, .	11 33
State tax, . . . . .	50 57
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . .	18,127 96
	\$18,694 41

Liabilities, . . . . .	\$18,694 41		
Assets, . . . . .	18,228 97		
Balance against the Company, .	\$465 44		
Assets brought forward, \$16,908 38	Losses paid, . . . \$7,233 58		
Cash Premium, . . . 13,544 56	Dividends, . . . 2,512 30		
Interest, . . . 1,512 20	Expenses, . . . 4,266 07		
Appreciation of investments, . . . 317 00			
	\$14,011 95		
\$32,282 14			
Balance, . . . \$18,270 19	Assets carried forward, \$18,228 97		—\$41 22

**BRISTOL COUNTY MUTUAL FIRE INSURANCE COMPANY,  
NEW BEDFORD.**

[Incorporated, February 18, 1829.]

**WILLIAM H. TAYLOR, President.**      **Secretary, JOSEPH S. TILLINGHAST.**

[NOTE.—This Company confines its business to the insurance of dwellings and real estate of the first class only. At the time of effecting insurance it receives in cash five per cent. on the amount of the premium notes. All the expenses of the Company, including the pay of the local agents, (they have no travelling agents,) are paid from the five per cent. on the premium notes.]

Assets of the Company other than notes received for premium and deposits :  
Cash on hand and in bank, . . . . . \$887 32

Assets brought forward, \$2,680 82	Losses paid, . . . \$2,474 57		
Cash Premium, . . . 3,709 55	Return Premium, . . . 110 13		
Interest, . . . 81 89	Expenses, . . . 3,002 74		
	\$5,587 44		
\$6,422 26			
Balance, . . . \$834 82	Assets carried forward, \$887 32		+\$52 50

**CAMBRIDGE MUTUAL FIRE INSURANCE COMPANY, CAM-  
BRIDGEPORT.**

[Incorporated, March 14, 1833. Charter unlimited.]

**JOSIAH W. COOK, President.**      **Secretary, HENRY THAYER.**

United States Stocks owned by the Company :—

	Par value.	Market val.
United States Stocks, . . . . .	\$17,750	\$17,956 25

Bank Stocks :—

	Par value per share.	Par value.	Market value per share.	Market value.
1 share Framingham Bank, . . . \$100	\$100	\$100	\$100	\$100
15 shares Cambridge City Bank, . . . 100	1,500	100	1,500	1,500
5 " Cambridge Bank, . . . 100	500	100	500	500
		\$2,100		\$2,100

Amount of Assets other than notes received for premium and deposits :—

United States stocks, (market value,) . . . . .	\$17,956 00	
Bank stocks, (market value,)! . . . . .	2,100 00	
Real estate, . . . . .	2,115 10	
Loaned on mortgage of real estate, . . . . .	4,600 00	
Other investments, . . . . .	2,531 09	
Cash on hand and in bank, . . . . .	1,195 80	
Due on accounts, . . . . .	274 86	
		<u>\$30,772 35</u>

Liabilities :—

Owing for dividends on expired policies, . . . . .	\$68 14	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	15,093 45	
		<u>15,161 59</u>
Balance of surplus, . . . . .		\$15,610 76

Assets brought forward, \$25,879 50	Losses paid, . . . . .	\$314 73	
Cash Premium, . . . . . 7,551 09	Dividends, . . . . .	2,427 97	
Interest, . . . . . 2,723 21	Expenses, . . . . .	2,806 87	
		<u>\$5,549 56</u>	
Balance, . . . . . \$30,604 24	Assets carried forward, \$30,772 35		+\$168 11

### CHARLESTOWN MUTUAL INSURANCE COMPANY, CHARLESTOWN.

[Incorporated, March 23, 1836.]

ARTHUR W. TUFTS, *President*.

*Secretary*, CHARLES ROBINSON, Jr.

Assets of the Company other than notes received for premium and deposits :

Cost value of real estate owned by the Company, . . . . .	\$19,317 10	
Subject to a mortgage of . . . . .	11,572 00	
	<u>\$7,745 10</u>	
Cash on hand and in bank, . . . . .	760 78	
		<u>\$8,505 88</u>

Liabilities :—

Losses ascertained and unpaid, . . . . .	\$11,083 30
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Liabilities, . . . . .	\$11,083 30
Assets, . . . . .	8,505 88*

Balance against the Company, . . . . . \$2,577 42

[There is a policy of \$3,000, issued by the Company, on property which has since been destroyed by fire, but upon which the applicants have no legal claims.]

\* In addition to this amount the Company hold notes, amounting to \$1,086.58, which are of doubtful value.

Assets brought forward, \$17,489 94	Losses paid, . . \$7,654 21	
Cash Premium, . . . 2,236 55	Return Premium, . . 781 93	
Interest, . . . 852 98	Expenses, . . . 1,919 74	
Appreciation of investments, . . . 265 00		
\$20,844 47	\$10,335 88	
Balance, . . . \$10,508 59	Assets carried forward, \$9,592 46*	—\$916 13

## CHELSEA MUTUAL FIRE INSURANCE COMPANY, CHELSEA.

[Incorporated, April 22, 1847.]

JESSE GOULD, *President*.*Secretary*, JESSE GOULD, Jr.

## Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
50 shares Tradesman's Bank, . . .	\$100	\$5,000	\$100	\$5,000

## Assets of the Company other than notes received for premium and deposits :

Bank stocks, (market value,) . . .	\$5,000 00	
Notes receivable, . . . . .	144 48	
55 shares Chelsea Gas-Light Company, . .	5,500 00	
Cash on hand, . . . . .	1,013 43	
Due from agents, . . . . .	267 88	
		\$11,925 79

## Liabilities :—

Losses ascertained and unpaid, . . .	\$1,088 18	
Borrowed on pledge of Chelsea gas stock, .	2,200 00	
Amount required to re-insure all outstanding risks, estimated at 50 per cent, . . .	6,770 00	
		10,058 18
Balance of surplus, . . . . .		\$1,867 61

Assets brought forward, \$15,254 02	Losses paid, . . \$7,332 21	
Cash Premium, . . . 6,945 48	Paid borrowed money, . 3,000 00	
Interest, . . . 840 25	Return Premium, . . 357 13	
Borrowed, . . . 2,200 00	Expenses, . . . 2,624 57	
\$25,239 75	\$13,314 91	
Balance, . . . \$11,924 84	Assets carried forward, \$11,925 79	—\$1 05

\* Including \$1,086.58, considered doubtful.

## CITIZENS' MUTUAL FIRE INSURANCE COMPANY, BRIGHTON.

[Incorporated, March 7, 1846.]

E. C. SPARHAWK, *President.**Secretary, S. W. TROWBRIDGE.*

## United States Stocks owned by the Company :—

	Par value.	Market val.
United States $\frac{A}{Y}$ Bonds, . . . .	\$4,000	\$4,060
" " Bonds, 1881, . . . .	2,500	2,625
	<u>\$6,500</u>	<u>\$6,685</u>

## Bank and Railroad Stocks :—

	Par value per share.	Par value.	Market value per share.	Market value.
8 shares Cambridge Market B'k, Cam- bridge, . . . .	\$100	\$300	\$93	\$279
30 " Hide & Leather Bank, Boston, . .	100	3,000	110	3,300
50 " First National Bank, Boston, . .	100	5,000	115	5,750
4 " Boston and Lowell Railroad, . . .	500	2,000	525	2,100
		<u>\$10,300</u>		<u>\$11,429</u>

## Assets of the Company other than notes received for premium and deposits :

United States stocks, (market value,) . .	\$6,685 00	
Bank and Railroad stocks, (market value,) .	11,429 00	
Notes receivable, . . . . .	520 48	
Cash on hand, . . . . .	3,547 57	
Due from agents, . . . . .	2,524 93	
		<u>\$24,706 98</u>

## Liabilities :—

Owing for dividends on expired policies, . .	\$222 33	
Due agents, overpaid, . . . . .	15 02	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . .	12,871 38	
		<u>18,108 73</u>
Balance of surplus, . . . . .		<u>\$11,598 25</u>

Assets brought forward, \$20,837 86	Paid for losses sus- tained last year, . . . .	\$698 44	.
Cash Premium, . . . . .	Paid for losses sus- tained previously, . . . .	2,239 57	
Interest, . . . . .	Dividends, . . . . .	952 47	
Appreciation of invest- ments, . . . . .	Return Premium, . . . .	449 23	
	Taxes and Expenses, . . .	1,301 24	
	Commissions, . . . . .	673 00	
		<u>\$6,363 95</u>	
<u>\$21,155 79</u>	Assets carried forward, \$24,706 98		<u>+ \$34 86</u>
Balance, . . . . .			

## CITY MUTUAL INSURANCE COMPANY, ROXBURY.

[Incorporated, April 11, 1846.]

LABAN S. BEECHER, *President.**Secretary,* EDWARD RICHARDS.

## United States Stocks owned by the Company :—

	Par value.	Market val.
United States 5 per cent. Bonds, . . . .	\$2,000	\$2,000
“ “ $\frac{1}{8}$ Bond, . . . .	1,000	1,015
	<u>\$3,000</u>	<u>\$3,015</u>

## Bank Stocks :—

	Par value per share.	Par value.	Market value. per share.	Market value.
10 shares Rockland Bank, Roxbury, .	\$100	\$1,000	\$108	\$1,080

## Amount of Assets other than notes received for premiums and deposits :—

United States stocks, (market value,) . . .	\$3,015 00
Bank stocks, (market value,) . . . . .	1,080 00
Other investments, . . . . .	2,370 00
Cash on hand, . . . . .	1,364 57
	<u>\$7,829 57</u>

## Liabilities :—

Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	4,057 69
Balance of surplus, . . . . .	<u>\$3,771 88</u>

Assets brought forward, \$6,232 20	Losses paid, . . . . \$75 00	
Cash Premium, . . . . 1,421 74	Dividends, . . . . 416 96	
Interest, . . . . . 528 38	Return Premium, . . . . 25 52	
	Expenses, . . . . 414 34	
<u>\$8,282 32</u>	<u>\$931 82</u>	
Balance, . . . \$7,350 50	Assets carried forward, \$7,829 57	+\$479 07

## COHASSET MUTUAL FIRE INSURANCE COMPANY, COHASSET.

[Incorporated, March 18, 1845.]

MARTIN LINCOLN, *President.**Secretary,* J. Q. A. LOTHROP.

## United States Stocks owned by the Company :—

	Par value.	Market value.
United States 7 $\frac{1}{8}$ Bonds, . . . . .	\$200	\$200

## Bank Stocks :—

	Par value per share.	Par value.	Market value per share.	Market value.
3 shares Merchants' Bank, Boston, .	\$100	\$300	\$100	\$300
6 “ City Bank, Boston, . . . . .	100	600	100	600
		<u>\$900</u>		<u>\$900</u>



Assets of the Company other than notes received for premium and deposits :

United States stocks, . . . . .	\$200 00	
Bank stocks, (market value,) . . . . .	900 00	
Note of town of Cohasset, . . . . .	500 00	
Note of First Parish of Cohasset, . . . . .	200 00	
Deposited in Cohasset Savings Bank, . . . . .	906 19	
Cash in Treasurer's hands, . . . . .	205 16	
		<u>\$2,911 85</u>

Liabilities :—

Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	1,203 74
	<u>\$1,707 61</u>

Assets brought forward, \$2,485 00	Losses paid, . . . . . \$25 00	
Cash Premium, . . . . . 352 34	Dividends, . . . . . 218 37	
Interest, . . . . . 172 15	Return Premium, . . . . . 18 30	
	Expenses, . . . . . 110 51	
		<u>\$372 18</u>
<u>\$3,009 49</u>		
Balance, . . . . . \$2,637 31	Assets carried forward, \$2,911 85	<u>+\$274 04</u>

### CONWAY MUTUAL FIRE INSURANCE COMPANY, CONWAY.

[Incorporated, April 18, 1849.]

E. D. HAMILTON, *President.*

*Secretary,* H. W. BILLINGS.

United States Stocks owned by the Company :—

	Par value.	Market value.
United States 6 per cent. Bonds, 1881, . . . . .	\$500	\$540

Bank and Railroad Stocks :—

	Par value per share.	Par value.	Market value per share.	Market value.
38 shares Conway Bank, . . . . .	\$100	3,800	\$103	3,914
10 " Greenfield Bank, . . . . .	100	1,000	115	1,150
11 " Connecticut River Railroad, . . . . .	100	1,100	108	1,188
		<u>\$5,900</u>		<u>\$6,252</u>

Assets of the Company other than notes received for premium and deposits :

United States stocks, (market value,) . . . . .	\$540 00
Bank and Railroad Bonds, (market value,) . . . . .	6,252 00
Real estate, . . . . .	3,755 59
Loaned on mortgage of real estate, . . . . .	1,788 14
Other investments, . . . . .	1,714 52
Cash on hand, . . . . .	2,872 94
Due from agents, . . . . .	1,265 69
<i>Amount carried forward,</i> . . . . .	<u>\$17,988 88</u>

<i>Amount of Assets brought forward,</i>		\$17,988 88
<b>Liabilities:—</b>		
Losses ascertained and unpaid,	\$1,200 00	
Owing for dividends on expired policies,	399 97	
Amount required to re-insure all outstanding risks, estimated at 50 per cent.,	16,718 41	
		<b>\$18,318 38</b>
<b>Liabilities,</b>	<b>\$18,318 38</b>	
<b>Assets,</b>	<b>17,988 88</b>	
<b>Balance against the Company,</b>	<b>\$329 50</b>	

Assets brought forward,	\$14,800 33	Losses paid,	\$2,014 99
Cash Premium,	9,774 15	Dividends,	2,511 41
Interest,	907 88	Return Premium,	397 95
		Taxes and Revenue	
		Stamps,	412 87
		Commissions,	912 32
		Expenses,	1,222 56
		Depreciation of investments,	21 38
	<b>\$25,482 36</b>		<b>\$7,493 48</b>
Balance,	\$17,988 88	Assets carried forward,	\$17,988 88

## DEDHAM MUTUAL FIRE INSURANCE COMPANY, DEDHAM.

[Incorporated, February 2, 1887.]

IRA CLEVELAND, *President.**Secretary,* GEORGE D. GORDON.

Assets of the Company other than notes received for premium and deposits :

United States $\frac{1}{2}$ Bonds,	\$3,000 00	
12 shares Dedham Bank, (market value,)	1,200 00	
Note of Joseph Streak, and interest to Nov. 1,	878 00	
Cash on hand,	1,364 00	
Due from agents, including balances due to the Company on unsettled policies,	1,334 65	
		<b>\$7,776 65</b>
<b>Liabilities:—</b>		
Losses ascertained and unpaid,	\$150 00	
Owing for dividends on expired policies,	1,371 19	
Amount required to re-insure all outstanding risks, estimated at 50 per cent.,	2,172 00	
		<b>3,693 19</b>
<b>Balance of surplus,</b>		<b>\$4,083 46</b>

Assets brought forward,	\$6,129 39	Losses paid,	\$1,100 00	
Cash Premium,	4,344 00	Dividends,	1,440 09	
Interest,	502 62	Return Premium,	19 80	
		Expenses,	1,266 33	
	<b>\$10,976 01</b>		<b>\$3,826 22</b>	
Balance,	\$7,149 79	Assets carried forward,	\$7,776 65	<b>+\$626 86</b>

### DORCHESTER MUTUAL FIRE INSURANCE COMPANY, DORCHESTER.

[Incorporated, March 16, 1855.]

EDMUND J. BAKER, *President.*

*Secretary, W. F. TEMPLE.*

Assets of the Company other than notes received for premium and deposits :

15 shares Blue Hill Bank, (market value,) . . . . .	\$1,545 00	
Cost value of real estate, . . . . .	14,035 68	
Loaned on mortgage of real estate, . . . . .	15,700 75	
Other investments, . . . . .	1,600 00	
Cash on hand, . . . . .	366 21	
Due from agents, . . . . .	4,298 46	
	<hr/>	\$37,541 10

Liabilities :—

Borrowed on Treasurer's note, . . . . .	\$5,000 00	
Owing for dividends on expired policies, . . . . .	150 00	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	34,319 82	
	<hr/>	\$39,469 82

Liabilities, . . . . . \$39,469 82

Assets, . . . . . 37,541 10

Balance against the Company, . . . . . \$1,928 72

Assets brought forward, \$42,618 78	Losses paid, . . . . . \$16,584 52	
Cash Premium, . . . . . 21,922 30	Dividends, . . . . . 3,776 76	
Interest \$1,602, less \$300	Return Premium, . . . . . 639 65	
now due, . . . . . 1,302 69	Paid borrowed money, . . . . . 4,000 00	
	Expenses, . . . . . 4,284 52	
	<hr/>	\$29,285 45
\$66,838 77		
Balance, . . . . . \$37,553 32	Assets carried forward, \$37,541 10	—\$12 22

### ESSEX MUTUAL FIRE INSURANCE COMPANY, SALEM.

[Incorporated, June 11, 1820. 1885.]

JOHN H. NICHOLS, *President.*

*Secretary, CHARLES S. NICHOLS.*

United States Stocks owned by the Company :—

	Par value.	Market val.
United States $\frac{1}{10}$ Bonds, . . . . .	\$1,500	\$1,590

Bank Stocks :—

	Par value per share.	Par value.	Market value per share.	Market value.
60 shares Asiatic Bank, Salem, . . . . .	\$30	\$1,800	\$27	\$1,620
30 " Exchange Bank, Salem, . . . . .	66 $\frac{1}{2}$	1,934	65	1,950
		<hr/>		<hr/>
Amounts carried forward, . . . . .		\$3,134		\$3,570

	Par value per share.	Par value.	Market value per share.	Market value.
<i>Amounts brought forward, .</i>		\$3,134		\$3,570
25 shares Salem Bank, Salem, . . .	\$75	1,875	\$68	1,700
22 " Merchants' Bank, Salem, . . .	50	1,100	48	1,056
20 " Naumkeag Bank, Salem, . . .	100	2,000	96	1,920
20 " Mercantile Bank, Salem, . . .	100	2,000	87	1,740
20 " National Bank, Boston, . . .	100	2,000	100	2,000
15 " Maverick Bank, Boston, . . .	100	1,500	95	1,425
20 " Village Bank, Danvers, . . .	75	1,500	80	1,600
6 " Warren Bank, So. Danvers, . . .	100	600	98	588

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\$15,709

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\$15,599

## Other Investments:—

City of Louisville Bond, . . . . .		\$1,000		\$900
14 shares Salem Gas-Light Company, .	\$100	1,400	\$125	1,750
12 " Jamaica Plain Gas-Light Co.,	100	1,200	98	1,176
4 " Lynn Gas-Light Company, . . .	100	400	115	460

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\$4,000

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\$4,286

## Assets of the Company other than notes received for premium and deposits:

United States stocks, (market value,) . . .	\$1,590 00	
Bank stocks, (market value,) . . . . .	15,599 00	
Other investments, . . . . .	4,286 00	
Cash on hand and in bank, . . . . .	755 00	
		<hr/> \$22,230 00

## Liabilities:—

Losses ascertained and unpaid, . . . . .	\$40 00	
Owing for dividends on expired policies, .	180 98	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	12,173 11	
		<hr/> 12,393 09

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Balance of surplus, . . . . . \$9,836 91

Assets brought forward, \$27,799 98	Losses paid, . . . \$8,604 50	
Cash Premium, . . . 4,008 63	Dividends, . . . 1,771 71	
Interest, . . . 1,832 62	Return Premium, . . 122 31	
Appreciation of invest- ments, . . . 703 36	Expenses, . . . 590 37	
		<hr/>
\$34,344 59	\$11,088 89	
Balance, . . . \$23,255 70	Assets carried forward, \$22,230 00	—\$1,025 70

# FITCHBURG MUTUAL FIRE INSURANCE COMPANY, FITCHBURG.

[Incorporated, March 23, 1847.]

NATHANIEL WOOD, *President.*

*Secretary,* CHARLES MASON.

Assets of the Company other than notes received for premium and deposits :

Agricultural Branch R. R. Bonds, (First Class.)	. \$3,000 00	
" " " " (Second Class.)	. 3,000 00	
Loaned on mortgage of real estate, (First Class.)	. 26,878 00	
" " " (Second Class.)	. 14,040 00	
Other investments, (First Class.)	. . . 12,450 00	
" " (Second Class.)	. . . 3,050 00	
Cash on hand, (First Class.)	. . . 961 24	
" " (Second Class.)	. . . 1,207 06	
Due from agents,	. . . 468 11	
		<u>\$65,054 41</u>

Liabilities :—

Losses claimed,	. . . . . \$300 00	
Owing for dividends on expired policies, First Class,	572 60	
United States tax for October,	. . . . . 127 00	
Amount required to re-insure all outstanding risks,		
estimated at 50 per cent.,	. . . . . 34,415 43	
		<u>35,415 03</u>
Balance of surplus,	. . . . .	<u>\$29,639 38</u>

Assets brought forward,	\$55,661 68	Losses paid, 1st class, .	\$5,372 12	
Cash Premium, 1st class,	19,759 36	Losses paid, 2d class, .	5,006 00	
Cash Premium, 2d class,	8,761 65	Dividends, 1st class, .	7,933 64	
Interest, 1st class, .	2,298 75	Return Prem., 1st class,	1,196 07	
Interest, 2d class, .	879 28	Return Prem., 2d class,	190 90	
		Expenses, 1st class, .	2,312 10	
		Expenses, 2d class, .	698 53	
	<u>\$37,380 72</u>		<u>\$23,708 66</u>	
Balance, . . .	\$64,652 06	Assets carried forward,	\$65,064 41	+ \$402 35

# FRANKLIN MUTUAL FIRE INSURANCE COMPANY, GREENFIELD.

[Incorporated, February 10, 1833—Extended, February 11, 1842.]

SAMUEL H. REED, *President.*

*Secretary,* CHARLES MATTOON.

United States Stocks owned by the Company :—

	Par value.	Market value.
United States Bonds, . . . . .	\$4,000	\$4,000

## Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
27 shares First Nat'l Bank, Greenfield,	\$100	\$2,700	\$112	\$3,024
5 " Franklin Co. Bank, Greenfield,	100	500	112	560
10 " Conway Bank, Conway,	100	1,000	105	1,050
14 " Shelburne Falls Bank, Shel- burne Falls, . . . . .	100	1,400	105	1,470
		<u>\$5,600</u>		<u>\$6,104</u>

## Amount of Assets ether than notes received for premium and deposits:—

United States bonds, . . . . .	\$4,000 00	
Bank stocks, (market value,) . . . . .	6,104 00	
2 shares Greenfield Gas-Light Company, . . . . .	200 00	
Loaned on mortgage of real estate, . . . . .	1,500 00	
Cash in Franklin Savings Bank, . . . . .	1,000 00	
Cash notes with good sureties, . . . . .	1,700 00	
Office furniture, . . . . .	219 17	
Cash on hand, . . . . .	1,724 17	
Due from agents, . . . . .	769 46	
	<u></u>	\$17,216 80

## Liabilities:—

Owing for dividends on expired policies, . . . . .	\$92 24	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	10,470 65	
	<u></u>	10,562 89
Balance of surplus, . . . . .		\$6,653 91

Assets brought forward, \$15,750 10	Losses paid, . . . . .	\$1,725 75	
Cash Premium, . . . . . 4,872 75	Dividends, . . . . .	1,468 08	
Interest, . . . . . 1,098 27	Expenses, . . . . .	1,305 38	
		<u>\$4,499 18</u>	
<u>\$21,721 12</u>			
Balance, . . . . . \$17,221 94	Assets carried forward, \$17,216 80		—\$5 14

GROVELAND MUTUAL FIRE INSURANCE COMPANY, GROVE-  
LAND.

[Incorporated, March 8, 1828.]

N. H. GRIFFITH, *President.**Secretary,* NATHANIEL LADD.

## Assets of the Company other than notes received for premium and deposits:

Due from agents, . . . . .	\$200 00
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## Liabilities:—

Borrowed on Treasurer's note, . . . . .	\$1,400 00
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# HAMPSHIRE MUTUAL FIRE INSURANCE COMPANY, NORTH-AMPTON.

[Incorporated, March 6, 1880.]

SAMUEL F. LYMAN, *President.*

*Secretary,* HARVEY KIRKLAND.

## United States Stocks owned by the Company :—

	Par value.	Market value.
United States Certificates of Indebtedness, . . . . .	\$2,000	\$1,940
“ “ Bonds, 1881, . . . . .	2,500	2,675
“ “ $\frac{5}{8}$ Bonds, . . . . .	8,500	8,627
“ “ $\frac{1}{2}$ Bonds, . . . . .	8,000	7,600
	<u>\$21,000</u>	<u>\$20,842</u>

## Bank and Railroad Stocks :—

	Par value per share.	Par value.	Market value per share.	Market value.
10 shares Northampton Bank, . . . . .	\$100	\$1,000	\$125	\$1,250
58 “ Connecticut River Railroad, . . . . .	100	5,000	108	5,724
		<u>\$6,000</u>		<u>\$6,974</u>

## Assets of the Company other than notes received for premium and deposits :

United States stocks, (market value,) . . . . .	\$20,842 00
Bank and Railroad stocks, (market value,) . . . . .	6,974 00
Loaned on mortgage of real estate, . . . . .	8,950 00
Other investments, . . . . .	1,060 00
Cash on hand and in bank, . . . . .	3,160 64
	<u>\$40,986 64</u>

## Liabilities :—

Owing for dividends on expired policies, . . . . .	\$323 21
Salaries of President and Treasurer, office rent, &c., . . . . .	500 00
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	25,883 91
	<u>26,707 11</u>
Balance of surplus, . . . . .	<u>\$14,279 53</u>

Assets brought forward, \$35,759 43	Losses paid, . . . . .	\$1,381 58	
Cash Premium, . . . . . 9,408 31	Dividends, . . . . .	4,368 73	
Interest, . . . . . 3,851 90	Return Premium, . . . . .	641 75	
Appreciation of investment, . . . . . 75 50	Expenses, . . . . .	1,561 68	
		<u>\$7,853 74</u>	
<u>\$48,595 18</u>			
Balance, . . . . . \$40,741 89	Assets carried forward, \$40,986 64		+\$245 25

## HAVERHILL MUTUAL FIRE INSURANCE COMPANY, HAVERHILL.

[Incorporated, February 19, 1881. Charter expires, 1879.]

ALFRED KITTREDGE, *President*.*Secretary*, DAVID BOYNTON.

[NOTE.—The first and second classes of this Company were united in 1861, and policies are now issued without distinction of class. The deposit notes have also been reduced from ten times to three times the amount of cash premium.]

## Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
29 shares Essex Bank, Haverhill, .	\$100	\$2,900	\$100	\$2,900

## Assets of the Company other than notes received for premium and deposits :

Bank stocks, (market value,) . . .	\$2,900 00
Loaned on mortgage of real estate, . . .	650 00
Loaned on notes, . . . . .	3,080 33
Office furniture and safe, . . . . .	450 00
Cash on hand and in bank, . . . . .	1,045 48
Due from agents, . . . . .	786 53
Assessments regarded good, . . . . .	1,200 00
	<hr/> \$10,112 34

## Liabilities :—

Losses ascertained and unpaid, . . .	\$600 00
Losses claimed, . . . . .	25 00
Borrowed on pledge of bank stocks, . . .	2,200 00
Owing for dividends on expired policies, . .	380 34
Other liabilities, . . . . .	110 00
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . .	12,448 24
	<hr/> \$15,763 58

Liabilities, . . . . . \$15,763 58

Assets, . . . . . 10,112 34

Balance against the Company, . \$5,651 24

Assets brought forward, \$9,016 44	Losses paid, . . . \$10,189 94
Deduct loss paid, not included in last return, \$961.70, and worth- less agents' account, \$654.75, . . . . . 1,616 45	Return Premium, . . . 115 89
	Expenses, . . . . . 4,198 74
	Paid borrowed money, 1,900 00
	<hr/>
Cash Premium, . . . . . \$7,899 99	
Assessments, . . . . . 4,461 86	
Interest, . . . . . 14,338 11	
	<hr/>
\$26,465 71	\$16,353 37
Balance, . . . . . \$10,112 34	Assets carried forward, \$10,112 34



## HINGHAM MUTUAL FIRE INSURANCE COMPANY, HINGHAM.

[Incorporated, March 4, 1886.]

SOLOMON LINCOLN, *President*.*Secretary*, DAVID HARDING.

## United States Stocks owned by the Company :—

	Par value.	Market val.
United States Bonds, . . . . .	\$27,500	\$28,045

## Bank Stocks :—

	Par value per share.	Par value.	Market value per share.	Market value.
58 shares Hingham Bank, Hingham, .	\$70	\$3,710	\$75	\$3,975
50 " Old Colony Bank, Plymouth, .	100	5,000	100	5,000
15 " Abington Bank, Abington, .	100	1,500	110	1,650
15 " North Bridgewater Bank, N. Bridgewater, . . . . .	100	1,500	120	1,800
10 " Globe Bank, Boston, . . . . .	100	1,000	125	1,250
13 " Hamilton Bank, Boston, . . . . .	100	1,300	140	1,820
29 " Eagle Bank, Boston, . . . . .	100	2,900	110	3,190
12 " Union Bank, Boston, . . . . .	100	1,200	112	1,344
50 " State Bank, Boston, . . . . .	60	3,000	72	3,600
20 " B'k of North America, Boston, .	100	2,000	100	2,000
15 " Bank of Commerce, Boston, . .	100	1,500	100	1,500
45 " Webster Bank, Boston, . . . . .	100	4,500	103	4,635
		<hr/> \$29,110		<hr/> \$31,764

## Railroad Stocks :—

70 shares Old Colony & Fall River R. R.,	\$100	\$7,000	\$122	\$8,540
30 " Western Railroad, . . . . .	100	3,000	150	4,500
25 " Taunton Branch Railroad, . . .	100	2,500	115	2,875
		<hr/> \$12,500		<hr/> \$15,915

## Railroad Bonds :—

Rutland Railroad, first mortgage, 7 per cent.,	\$3,000	\$2,040
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## Assets of the Company other than notes received for premium and deposits :

United States stocks, (market value,) . . .	\$28,045 00
Bank stocks, (market value,) . . . . .	81,764 00
Railroad stocks, (market value,) . . . . .	15,915 00
Railroad bonds, (market value,) . . . . .	2,040 00
Plymouth water scrip, . . . . .	3,500 00
Real estate, . . . . .	6,000 00
Loaned on mortgage of real estate, . . .	10,900 00
Notes with personal and collateral security, .	4,185 00
Deposited in Hingham Savings Bank, . . .	1,000 00
Accrued interest, . . . . .	1,414 20
Due from agents, . . . . .	2,644 19
Cash on hand, . . . . .	2,573 13
<i>Amount carried forward,</i> . . . . .	<hr/> \$109,980 52

<i>Amount of Assets brought forward,</i> . . . .		\$109,980 52
<b>Liabilities :—</b>		
Owing for dividends on expired policies,		\$431 21
Amount required to re-insure all outstanding risks, estimated at 50 per cent.,	60,963 84	
		61,395 05
<b>Balance of surplus,</b> . . . . .		\$48,585 47
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Assets brought forward, \$100,872 64	Losses paid, . . . \$5,176 60	
Cash Premium, . . . 23,218 26	Dividends, . . . 13,315 53	
Interest, . . . 7,991 01	Expenses, . . . 3,692 45	
Appreciation of investment, . . . 113 73		
		\$22,184 58
\$132,195 63		
Balance, . . . \$110,011 05	Assets carried forward, \$109,980 52	—\$30 53

### HOLLISTON MUTUAL FIRE INSURANCE COMPANY, HOLLISTON.

[Incorporated, February 2, 1841.]

**ALDEN LELAND, President.**

**Secretary, THOMAS E. ANDREWS.**

Assets brought forward, \$2,944 78	Paid Borrowed Money, \$1,425 00
Cash Premium, . . . 17 00	Return Premium, . . . 413 79
	Expenses, . . . 804 00
	Worthless Assessments charged to profit and loss, . . . 318 99
\$2,961 78	\$2,961 78

### HOLYOKE MUTUAL FIRE INSURANCE COMPANY, SALEM.

[Incorporated, March 14, 1843. Charter expires, 1871.]

**AUGUSTUS STORY, President.**

**Secretary, THOMAS H. JOHNSON.**

**United States and State Stocks owned by the Company :—**

	Par value.
United States Bonds, 1881, . . . .	\$3,000
" " $\frac{1}{16}$ Bonds, . . . .	18,000
" " Certificates of Indebtedness of February 2, 1864, . . . .	2,000
Indiana State Stock, 5 per cent., . . . .	4,000
	\$27,000*

Cost on the books, \$26,282.49.

Owned by First Class, . . . \$22,659 79

" " Second Class, . . . 8,622 70

\* Market value not given.

## Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
15 shares City Bank, Lynn, . . .	\$100	\$1,500	\$101	\$1,515
75 " Asiatic Bank, Salem, . . .	80	2,250	28	2,100
58 " Exchange Bank, Salem, . . .	66½	3,533½	66	3,498
54 " Mercantile Bank, Salem, . . .	100	5,400	90	4,860
30 " Merchants' Bank, Salem, . . .	50	1,500	50	1,500
5 " First National Bank, Salem, . . .	100	500	100	500
64 " Naumkeag Bank, Salem, . . .	100	6,400	97	6,208
96 " Salem Bank, Salem, . . .	75	7,200	68	6,528
5 " Merrimack Bank, Haverhill, . . .	75	875	75	875
25 " Bank of Commerce, Boston, . . .	100	2,500	101	2,525
50 " Merchants' Nat'l Bank, Boston, . . .	100	5,000	100	5,000
10 " National Hide & Leather Bank, Boston, . . . . .	100	1,000	105	1,050
80 " Revere Bank, Boston, . . . . .	100	8,000	108	8,640
		<u>\$45,158½</u>		<u>\$44,299</u>

Cost on the books, \$44,920.25.

Owned by First Class, . . .	\$21,667 25
" " Second Class, . . .	23,253 00

## Railroad Stocks:—

20 shares Concord Railroad, . . .	\$50	\$1,000	\$60	\$1,200
10 " Fitchburg Railroad, . . .	100	1,000	118	1,180
22 " Old Colony & Fall River R. R., . . .	100	2,200	125	2,750
16 " Michigan Central Railroad, . . .	100	1,600	128	2,048
27 " Portsmouth, Portland and Saco Railroad, . . . . .	100	2,700	105	2,835
10 " Western Railroad, . . . . .	100	1,000	150	1,500
		<u>\$9,500</u>		<u>\$11,513</u>

Owned by First Class, . . .	\$2,355 01
" " Second Class, . . .	6,618 12

## Railroad Bonds:—

Michigan Southern and Northern Indiana Railroad bonds, (sinking fund,) second mortgage, 7 per cent., . . . . .				
		\$3,500		\$3,745
Ogdensburg Railroad bonds, first mortgage, 7 per cent., . . . . .				
		1,000		1,000
		<u>\$4,500</u>		<u>\$4,745</u>

Cost on the books, \$4,197.50.

Owned by First Class, . . .	\$3,275 00
" " Second Class, . . .	922 50

Assets of the Company other than notes received for premium and deposits:

United States and State stocks, (par value,) . . . . .	\$27,000 00	
Bank stocks, (market value,) . . . . .	44,299 00	
Railroad stocks, (market value,) . . . . .	11,513 00	
Railroad bonds, (market value,) . . . . .	4,745 00	
Real estate, (First Class,) . . . . .	\$500 00	
Real estate, (Second Class,) . . . . .	2,000 00	
		2,500 00
Loaned on mortgage of real estate, (First Class,) . . . . .	\$24,500 00	
Loaned on mortgage of real estate, (Second Class,) . . . . .	17,041 27	
		41,541 27
Notes receivable and with collat- eral, (First Class,) . . . . .	\$5,125 00	
Notes receivable and with collat- eral, (Second Class,) . . . . .	11,917 49	
		17,042 49
Sundry assets, (First Class,) . . . . .	853 33	
Sundry assets, (Second Class,) . . . . .	1,228 67	
		2,082 00
Albany city stock, 6 per cent., . . . . .	\$1,000 00	} 1st Class, 8,193 46  2d Class, 2,703 33
Boston water scrip, . . . . .	4,005 00	
Bangor city scrip, . . . . .	1,002 50	
Milwaukee city scrip, . . . . .	1,959 29	
Chicago sewerage loan, . . . . .	2,930 00	
Cash on hand, (First Class,) . . . . .	5,823 64	
Cash on hand, (Second Class,) . . . . .	1,663 84	
		7,487 48
Due from agents, (First Class,) . . . . .	\$58 50	
Due from agents, (Second Class,) . . . . .	210 26	
		268 76
		\$169,375 79

[The item of accrued interest is not included in this account.]

Liabilities:—

Losses claimed, (First Class,) . . . . .	\$3,000 00	
Losses claimed, (Second Class,) . . . . .	500 00	
		\$3,500 00
Owing for dividends on expired policies, (First Class,) . . . . .	\$482 30	
Owing for dividends on expired policies, (Second Class,) . . . . .	462 66	894 96
Amount required to re-insure all outstanding risks, estimated at 50 per cent., (First Class,) . . . . .	\$38,676 44	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., (Second Class,) . . . . .	40,250 51	
		78,926 95
		83,821 91
Balance of surplus, . . . . .		\$86,053 88

Assets brought forward, \$154,461 60	Losses paid, 1st class, . \$2,408 76	
Cash Premium, 1st class, 23,972 91	Losses paid, 2d class, . 30,559 81	
Cash Premium, 2d class, 42,510 90	Dividends, 1st class, . 5,730 56	
Interest, 1st class, . 6,136 32	Dividends, 2d class, . 7,289 09	
Interest, 2d class, . 6,010 46	Return Prem., 1st class, 696 33	
	Return Prem., 2d class, 1,122 19	
	Expenses, 1st class, . 2,107 19	
	Taxes, 1st class, . 1,443 31	
	Commissions, 1st class, 2,488 42	
	Expenses, 2d class, . 3,666 35	
	Taxes, 2d class, . 1,876 95	
	Commissions, 2d class, 4,900 28	
	Depreciation of invest- ments, . . . 886 67	
\$233,092 19	\$65,125 91	
Balance, . . \$168,966 28	Assets carried forward, \$169,376 79	—\$409 51

### HOUSATONIC MUTUAL FIRE INSURANCE COMPANY, STOCK-BRIDGE.

[Incorporated, March 31, 1864.]

JONATHAN E. FIELD, *President*.

*Secretary*, HENRY J. DUNHAM.

United States Stocks owned by the Company:—

	Par value.
1 United States Bond, $\frac{1}{8}$ , . . . .	\$500
1 " " " $\frac{1}{8}$ , . . . .	200
1 " " " 1881, . . . .	500
1 " " " $\frac{1}{8}$ , . . . .	500
	<u>\$1,700*</u>

Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
5 shares Berkshire Bank, . . . .	\$100	\$500	\$101	\$505

Assets of the Company other than notes received for premium and deposits:

United States treasury note, (par value,) .	\$1,700 00	
Bank stocks, (market value,) . . . .	505 00	
Loaned on call, . . . . .	83 00	
Office furniture, . . . . .	150 00	
Cash on hand, . . . . .	684 98	
Due from agents, . . . . .	278 00	
	<u>          </u>	\$3,400 98
<b>Liabilities:—</b>		
Borrowed on note of the Company, without security, . . . . .	\$540 00	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . .	8,097 81	
	<u>          </u>	\$8,637 81

\* Market value not given.

Liabilities, . . . . .	\$3,637 81
Assets, . . . . .	8,400 98
Balance against the Company, .	\$5,236 83

Assets brought forward, \$1,890 08	Losses paid, . . . \$3,379 73	
Cash Premium, . . . 5,976 17	Cash Dividends, . . . 681 91	
Interest, . . . . 120 00	Return Premium, . . . 15 00	
	Expenses, . . . . 868 19	
	\$3,944 83	
Balance, . . . . \$4,081 42	Assets carried forward, \$3,400 98	—\$630 44

# LOWELL MUTUAL FIRE INSURANCE COMPANY, LOWELL.

[Incorporated, May 6, 1882. Charter expires, 1888.]

J. K. FELLOWS, *President*.

*Secretary*, JAMES COOK.

United States Stocks owned by the Company:—

	Par value.
United States 7 $\frac{1}{8}$ Bonds, . . . . .	\$1,000
" " 6 per cent, 1881, . . . . .	2,550
" " $\frac{1}{2}$ Bonds, . . . . .	3,800
" " $\frac{1}{4}$ " . . . . .	500
	\$7,850*

Assets of the Company other than notes received for premium and deposits:

United States stocks, (par value,) . . . . .	\$7,850 00	
Loaned on mortgage of real estate, . . . . .	155 00	
Other investments, . . . . .	2,805 00	
Cash on hand and in bank, . . . . .	134 14	\$9,944 14

Liabilities:—

Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	3,952 40
Balance of surplus, . . . . .	\$5,991 74

Assets brought forward, \$7,738 00	Losses paid, . . . \$370 55	
Cash Premium, . . . 2,981 81	Return Premium, . . . 100 79	
Interest, . . . . 919 96	Expenses, . . . . 994 84	
Appreciation of investments, . . . . 65 00		
	\$1,466 18	
Balance, . . . . \$10,238 09	Assets carried forward, \$9,944 14	—\$293 95

\* Market value not given.

## LYNN MUTUAL FIRE INSURANCE COMPANY, LYNN.

[Incorporated, February 20, 1828.]

CHARLES B. HOLMES, *President.**Secretary,* ANDREWS BREED.

United States Stocks owned by the Company :—

United States $\frac{A}{B}$ Bonds,	Par Value.
	\$4,000*

Bank Stocks :—

	Par value per share.	Par value.	Market value per share.	Market value.
35 shares Lynn Mechanics' Bank, Lynn, . . . . .	\$100	\$3,500	\$125	\$4,375
13 " Laighton Bank, Lynn, . . . . .	100	1,300	100	1,800
15 " City Bank, Lynn, . . . . .	100	1,500	108	1,620
		<u>\$6,300</u>		<u>\$7,295</u>

Railroad Stocks :—

15 shares Portland and Saco Railroad, . . . . .	\$100	\$1,500	\$110	\$1,650
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Railroad Bonds :—

Eastern Railroad Bonds, . . . . .				\$600
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Assets of the Company other than notes received for premium and deposits :

United States stocks, (par value,) . . . . .	\$4,000 00
Bank stocks, (market value,) . . . . .	7,295 00
Railroad stocks, (market value,) . . . . .	1,650 00
Railroad Bonds, (market value,) . . . . .	600 00
Loaned on mortgage of real estate, . . . . .	3,600 00
One note guaranteed and secured, . . . . .	2,500 00
Cash on hand and in bank, . . . . .	2,144 07
	<u>\$21,789 07</u>

Liabilities :—

Owing for dividends on expired policies, . . . . .	\$235 45
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	9,812 02
	<u>10,047 47</u>
Balance of surplus, . . . . .	\$11,741 60

Assets brought forward, \$19,299 74	Losses paid, . . . . .	\$2,136 14	
Cash Premium, . . . . . 4,730 34	Dividends, . . . . .	2,829 17	
Interest, . . . . . 1,650 12	Taxes, . . . . .	182 90	
	Expenses, . . . . .	733 43	
		<u>\$5,881 64</u>	
\$25,680 20			
Balance, . . . . . \$19,798 56	Assets carried forward, \$21,789 07		+\$1,990 51

\* Market value not given.

**MARLBOROUGH MUTUAL FIRE INSURANCE COMPANY,  
MARLBOROUGH.**

[Incorporated, March 23, 1894.]

**MARK FAY, President.**

**Secretary, HOLLIS LORING.**

**Assets of the Company other than notes received for premium and deposits :**

Cash on hand and in bank, . . . .	\$258 63	
Assessments due and not paid, . . . .	241 00	
Due from agents, . . . . .	125 44	
	<hr/>	\$625 07

**Liabilities :—**

Owed for borrowed money, . . . . .	\$600 00	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . .	2,498 14	
	<hr/>	\$3,098 14

Liabilities, . . . . . align="right">\$3,098 14

Assets, . . . . . align="right">625 07

Balance against the Company, . align="right">\$2,473 07

Assets brought forward, \$1,257 76	Losses paid, . . \$1,023 28	
Cash Premium, . . 1,007 93	Return Premium, . . 34 23	
Rec'd on Assessments, . 151 49	Expenses, . . 300 19	
	<hr/>	\$1,357 69
\$2,417 17		
Balance, . . . \$1,059 48	Assets carried forward, \$625 07	—\$434 41

**MASSACHUSETTS MUTUAL FIRE INSURANCE COMPANY,  
BOSTON.**

[Incorporated, March 2, 1798.]

**CHARLES WELLS, President.**

**Secretary, CHARLES B. CUMINGS.**

*Office, No. 39 State Street.*

**United States Stocks owned by the Company :—**

	Par value.	Market val.
United States $\frac{1}{2}$ Bonds, . . . .	\$26,000	\$26,260
“ “ Certificate of Indebtedness,	33,000	82,010
	<hr/>	<hr/>
	\$59,000	\$58,270

**Bank Stocks :—**

	Par value per share.	Par value.	Market value. per share.	Market value.
150 shares Union Bank, Boston, . .	\$100	\$15,000	\$114	\$17,100
300 “ Boston Bank, Boston, . .	50	15,000	65	19,500
100 “ Suffolk Bank, Boston, . .	100	10,000	168	16,800
		<hr/>		<hr/>
Amounts carried forward . . . .		\$40,000		\$52,900



# MUTUAL FIRE COMPANIES.

[Jan.

	Par value per share.	Par value.	Market value per share.	Market value.
<i>Amounts brought forward,</i>		\$40,000		\$52,900
180 shares Tremont Bank, Boston,	\$100	18,000	\$112	20,160
200 " State Bank, Boston,	80	12,000	68	12,600
170 " Merchants' Nat'l B'k, Boston,	100	17,000	100	17,000
100 " Hamilton Bank, Boston,	100	10,000	130	13,000
32 " Globe Bank, Boston,	100	3,200	126	4,032
100 " New England Bank, Boston,	100	10,000	112	11,200
200 " Columbian Bank, Boston,	100	20,000	108	21,600
100 " National Hide and Leather Bank, Boston,	100	10,000	109	10,900
68 " Atlas Bank, Boston,	100	6,800	100	6,800
50 " Revere Bank, Boston,	100	5,000	100	5,000
50 " First National Bank, Boston,	100	5,000	115	5,750
60 " Worcester Nat'l B'k, Worc'r,	100	6,000	130	7,800
		<u>\$162,500</u>		<u>\$188,242</u>

Assets of the Company other than notes received for premium and deposits :

United States stocks, (market value,) . . .	\$58,270 00
Bank stocks, (market value,) . . .	188,242 00
Loaned on mortgage of real estate, . . .	43,500 00
Other investments, . . .	4,500 00
Cash on hand and in bank, . . .	8,913 55
	<u>\$298,425 55</u>

Liabilities :—

Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . .	68,118 60
Balance of surplus, . . .	<u>\$230,306 95</u>

Assets brought forward, \$289,543 84	Losses paid, . . . \$14,917 64
Cash Premium and De- posits, . . . 43,580 73	Return Premiums and Deposits, . . . 32,310 38
Interest, . . . 24,546 81	Return Premiums and Deposits on Policies surrendered, . . . 3,356 12
Appreciation of invest- ments, . . . 1,934 00	Expenses, . . . 10,095 69
	<u>\$60,679 33</u>
<u>\$359,605 38</u>	
Balance, . . . \$298,925 55	Assets carried forward, \$298,925 55

## MECHANICS' MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated, April 15, 1886.]

SOLOMON HOVEY, *President.*

Secretary, OSBORN B. HALL.

*Office, No. 28 State Street.*

United States Stocks owned by the Company :—

	Par value.	Market value.
United States Loan, 1881, . . .	\$45,000 00	\$48,037 50

## Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
110 shares North Bank, Boston, . . .	\$100	\$11,000	\$103	\$11,330
218 " State Bank, Boston, . . .	60	12,780	62	13,206
20 " Shoe & Leather Dealers' B'k, . . .	100	2,000	129	2,580
48 " Bunker Hill B'k, Charlestown, . . .	100	4,800	115	5,520
33 " Massachusetts Bank, Boston, . . .	250	8,250	295	9,735
49 " City Bank, Boston, . . .	100	4,900	103	5,047
82 " Washington Bank, Boston, . . .	100	8,200	104	8,528
20 " Globe Bank, Boston, . . .	100	2,000	126	2,520
60 " Atlas Bank, Boston, . . .	100	6,000	99½	5,970
36 " Second National B'k, Boston, . . .	100	3,600	115	4,140
62 " Atlantic Bank, Boston, . . .	100	6,200	100	6,200
80 " Boylston Bank, Boston, . . .	100	8,000	115	9,200
25 " Mechanics' Bank, Boston, . . .	100	2,500	107	2,675
27 " Merchants' Nat'l B'k, Boston, . . .	100	2,700	101	2,727
50 " Traders' Bank, Boston, . . .	100	5,000	93½	4,687½
56 " Blackstone Bank, Boston, . . .	100	5,600	106	5,936
10 " Faneuil Hall Bank, Boston, . . .	100	1,000	118	1,180
20 " Eliot Bank, Boston, . . .	100	2,000	108	2,060
50 " Revere Bank, Boston, . . .	100	5,000	107	5,350
		<u>\$101,530</u>		<u>\$108,591½</u>

## Assets of the Company other than notes received for premium and deposits:

United States stocks, (market value,) . . .	\$48,087 50
Bank stocks, (market value,) . . .	108,591 50
Loaned on mortgage of real estate, . . .	99,000 00
Interest accrued on deposit notes, . . .	58,481 45
Cash on hand and in bank, . . .	1,448 88
	<u>\$315,558 83</u>

## Liabilities:—

Losses ascertained and unpaid, . . .	\$2,092 50
Owing for dividends on expired policies, . . .	5,898 48
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . .	145,164 82
	<u>153,150 80</u>

Balance of surplus, . . . . . \$162,408 08

Assets brought forward, \$287,270 25	Losses paid, . . .	\$19,279 82	
Cash Premiums, . . . 58,342 43	Dividends, . . .	13,668 69	
Interest, . . . 20,174 54	Return Premiums, . . .	4,217 84	
Appreciation of invest- ments, . . . 3,186 00	Expenses, . . .	16,845 93	
		<u>\$53,912 28</u>	
<u>\$366,873 22</u>			
Balance, . . . \$312,960 94	Assets carried forward, \$315,558 83		+\$2,592 92

**MERCHANTS' AND FARMERS' MUTUAL FIRE INSURANCE  
COMPANY, WORCESTER.**

[Incorporated, April 6, 1846.]

ISAAC DAVIS, *President.*

*Secretary,* JOHN D. WASHBURN.

United States Stocks owned by the Company :—

	Par value.	Market val.
United States Bonds, . . . . .	\$47,000	\$47,000

Bank Stocks :—

	Par value per share.	Par value.	Market value per share.	Market value.
17 shares Mechanics' Bank, Worcester, . . . . .	\$100	\$1,700	\$112	\$1,904
27 " Millbury Bank, Millbury, . . . . .	100	2,700	108	2,916
22 " Central Bank, Worcester, . . . . .	100	2,200	106	2,332
46 " City Bank, Worcester, . . . . .	100	4,600	108	4,968
33 " Quinsigamond B'k, Worcester, . . . . .	100	3,300	106	3,498
5 " Grafton Bank, Grafton, . . . . .	100	500	102	510
90 " Webster Bank, Boston, . . . . .	100	9,000	101	9,090
50 " Atlantic Bank, Boston, . . . . .	100	5,000	100	5,000
50 " Third Nat'l Bank, Springfield, . . . . .	100	5,000	105	5,250
		<u>\$34,000</u>		<u>\$35,468</u>

Assets of the Company other than notes received for premium and deposits :

United States stocks, (market value,) . . . . .	\$47,000 00
Bank stocks, (market value,) . . . . .	35,468 00
Loaned on mortgage of real estate, . . . . .	6,900 00
Loaned City of Worcester, . . . . .	3,000 00
Loaned on collateral security, . . . . .	1,725 00
Cash on hand and in bank, . . . . .	4,395 89
Due from agents, . . . . .	4,701 81
	<u>\$103,190 20</u>

Liabilities :—

Losses claimed, . . . . .	\$3,800 00
Owing for dividends on expired policies, . . . . .	368 00
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	75,958 07
	<u>79,621 07</u>
Balance of surplus, . . . . .	\$23,569 13

Assets brought forward, \$92,534 60	Losses paid, . . . . .	\$33,466 28
Cash Premium, . . . . . 62,875 68	Dividends, . . . . .	11,757 23
Interest, . . . . . 7,628 57	Return Premium, . . . . .	1,519 44
Appreciation of invest- ment, . . . . . 925 00	Expenses, . . . . .	13,780 70
		<u>\$60,523 65</u>
\$163,963 85		
Balance, . . . . . \$103,440 20	Assets carried forward, \$103,190 20	—\$250 00

**MERRIMACK MUTUAL FIRE INSURANCE COMPANY, ANDOVER.**

[Incorporated, February 11, 1838. Charter expires, 1879.]

**SAMUEL MERRILL, President.****Secretary, SAMUEL GRAY.****United States Stocks owned by the Company :—**

	Par value.
United States $\frac{1}{4}$ Bonds, . . . .	\$3,000
Certificates of Indebtedness, . . . .	6,000
Temporary Loan to United States, . . . .	12,000
	<u>\$21,000*</u>

**Assets of the Company other than notes received for premium and deposits :**

United States stocks, (par value,) . . . .	\$21,000 00
Loaned to town of Andover, . . . .	1,500 00
Deposited in Savings Bank, . . . .	499 00
Cash on hand, . . . .	2,062 11
Due from agents, . . . .	888 72
	<u>\$25,949 83</u>

**Liabilities :—**

Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . .	17,867 31
Balance of surplus, . . . .	<u>\$8,082 52</u>

Assets brought forward, \$30,173 18	Losses paid, . . \$1,954 23	
Cash Premium, . . 8,894 66	Return Premium, . . 183 43	
Interest, . . . 1,272 66	Expenses, . . . 3,009 83	
	<u>\$5,146 98</u>	
<u>\$30,340 50</u>		
Balance, . . \$25,193 52	Assets carried forward, \$25,949 83	+ \$756 31

**MIDDLESEX MUTUAL FIRE INSURANCE COMPANY, CONCORD.**

[Incorporated, March 8, 1836.]

**DANIEL SHATTUCK, President.****Secretary, RICHARD BARRETT.****United States Stocks owned by the Company :—**

	Par value.	Market val.
United States Bonds, . . . .	\$30,000	\$30,940

**Bank Stocks :—**

	Par value per share.	Par value.	Market value per share.	Market value.
20 shares Howard Bank, Boston, . .	\$100	\$2,000	\$104	\$2,080
40 " National Bank, Boston, . .	100	4,000	100	4,000
10 " Faneuil Hall Bank, Boston, . .	100	1,000	120	1,200
40 " Webster Bank, Boston, . .	100	4,000	106	4,240
		<u>\$11,000</u>		<u>\$11,520</u>
Amounts carried forward, . .		\$11,000		\$11,520

\* Par value—market value not given.

	Par value per share.	Par value.	Market value per share.	Market value.
<i>Amounts brought forward,</i>		\$11,000		\$11,520
38 shares Bank of North America, Boston,	\$100	3,800	\$100	3,800
10 " Shawmut Bank, Boston,	100	1,000	100	1,000
15 " Eliot Bank, Boston,	100	1,500	100	1,500
33 " Blackstone Bank, Boston,	100	3,800	100	3,800
20 " Revere Bank, Boston,	100	2,000	108	2,160
15 " Merchants' Bank, Boston,	100	1,500	101	1,515
20 " State Bank, Boston,	60	1,200	70	1,400
		<u>\$24,800</u>		<u>\$25,695</u>

## Railroad Stocks:—

20 shares Fitchburg Railroad,	\$100	\$2,000	\$119	\$2,380
20 " Boston and Worcester R. R.,	100	2,000	143	2,860
		<u>\$4,000</u>		<u>\$5,240</u>

## Railroad Bonds:—

1 Eastern Railroad Bond,		\$1,000		\$1,050
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## Assets of the Company other than notes received for premium and deposits:

United States stocks, (market value,)	\$30,940 00
Bank stocks, (market value,)	25,695 00
Railroad stocks, (market value,)	5,240 00
Railroad bonds, (market value,)	1,050 00
Cash value of real estate,	1,523 89
Loaned on mortgage of real estate,	7,500 00
Loaned on notes with collateral security,	8,800 00
Cash on hand and in bank,	6,663 15
Due from agents,	4,119 85
	<u>\$91,531 89</u>

## Liabilities:—

Losses ascertained and unpaid,	\$750 00
Losses claimed,	25 00
Owing for dividends on expired policies,	525 83
Amount required to re-insure all outstanding risks, estimated at 50 per cent.,	43,828 97
	<u>45,129 80</u>

Balance of surplus,	\$46,402 09
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Assets brought forward, \$77,186 40	Losses paid, . . . \$11,607 69	
Cash Premium, . . . 31,168 17	Dividends, . . . 6,142 59	
Interest, . . . 7,127 34	Return Premium, . . . 915 80	
Appreciation of investments, . . . 1,689 00	Expenses, . . . 3,123 88	
	Taxes & U. S. Stamps, . . . 900 26	
	Commissions, . . . 2,967 46	
	<u>\$25,656 18</u>	
<u>\$117,170 91</u>		
Balance, . . . \$91,514 73	Assets carried forward, \$91,531 89	+\$17 16

## MILFORD MUTUAL FIRE INSURANCE COMPANY, MILFORD.

[Incorporated, April 30, 1861.]

A. C. MAYHEW, *President.**Secretary,* GEORGE G. PARKER.

## Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
6 shares Hide & Leather Bank, Boston,	\$100	\$600	\$104	\$624
10 " Milford Bank, Milford, . . . . .	100	1,000	106	1,060
		<u>\$1,600</u>		<u>\$1,684</u>

## Assets of the Company other than notes received for premium and deposits :

Bank stocks, (market value,) . . . . .	\$1,684 00
Loaned on endorsed notes, . . . . .	200 00
Cash on hand, . . . . .	645 22
Due from agents, . . . . .	201 91
	<u>2,731 13</u>

## Liabilities :—

Owing for dividends on expired policies, . . . . .	\$12 48
Other liabilities, . . . . .	108 00
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	2,606 86
	<u>2,727 34</u>

Balance of surplus, . . . . .	<u>\$4 79</u>
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Assets brought forward, \$2,911 75	Losses paid, . . . . \$1,165 00
Cash Premium, . . . . 1,180 43	Dividends, . . . . 40 33
Interest, . . . . . 129 75	Return Premium, . . . . 17 40
	Expenses, . . . . . 248 06
	Depreciation of invest- ments, . . . . . 30 00
<u>\$4,291 93</u>	<u>\$1,490 79</u>
Balance, . . . . \$2,731 13	Assets carried forward, \$2,731 13

[Old Organization.]

MUTUAL SAFETY FIRE INSURANCE COMPANY, SOUTH  
READING.

[Incorporated, March 15, 1863.]

JOHN PERKINS, *President.**Secretary,* E. A. UPTON.

## Assets of the Company other than notes received for premium and deposits :

## FIRST CLASS.

Loaned to General Class, . . . . .	\$1,280 89
Due from agents, . . . . .	661 79
Assessments due and not paid, . . . . .	682 56
Amount carried forward, . . . . .	<u>\$2,625 24</u>

*Amount of Assets brought forward* . . . \$2,625 24

## GENERAL CLASS.

Due from agents, . . . . .	\$321 53	
Loaned on mortgage of real estate, . . . . .	400 00	
Assessments due and not paid, . . . . .	5,144 48	
	<u>5,866 01</u>	
		\$8,491 25

## Liabilities:—

## FIRST CLASS.

Losses ascertained and unpaid, . . . . .	\$1,656 00	
Owed for borrowed money, . . . . .	862 06	
	<u>\$2,518 06</u>	

## GENERAL CLASS.

Losses ascertained and unpaid, . . . . .	\$1,228 83	
Owed for borrowed money, . . . . .	6,630 56	
	<u>7,859 39</u>	
		\$10,371 95

Liabilities, . . . . .	\$10,371 95
Assets, . . . . .	8,491 25

Balance against the Company, . . . \$1,880 70

Assets brought forward, \$11,449 09	Losses p'd, (First Class,) \$80 25	
Otherwise receiv'd, (First Class,) 5 12	Losses p'd, (Sec'd Class,) 171 96	
Otherwise received (Sec'd Class,) . . . . . 15 38	Expenses, (First Class,) 233 07	
	Expenses, (Sec'd Class,) 787 09	
	Return Premium, 11 27	
\$11,469 59	Depreciation of Investments, (First Class,) 141 87	
Deduct Assessments collected the past year, . . . 1,197 03	Depreciation of Investments, (Second Class,) 159 87	
	Error in last report, 148 78	
\$10,272 56		\$1,719 66
Balance, . . . \$8,559 90	Assets carried forward, \$8,491 25	—\$68 65

[New Organization.]

### MUTUAL SAFETY FIRE INSURANCE COMPANY, SOUTH READING.

[Incorporated, March 15, 1853.]

JOHN PERKINS, *President.*

*Secretary,* E. A. UPTON.

[NOTE.—The business of this Company is confined to the towns of Reading, North Reading, South Reading, Melrose, and Stoneham. No premiums are received except one dollar for each policy, which is applied towards paying the expenses of the Company. It relies on assessments to meet the payment of losses.]

Assets of the Company other than notes received for premium and deposits :  
 Uncollected assessments, . . . . . \$300 00

Liabilities :—

Losses claimed, . . . . .	\$20 00	
Owed for borrowed money, . . . . .	128 17	
Due Secretary for labor in 1862, . . . . .	152 13	
	<hr/>	\$300 30
Liabilities, . . . . .	\$300 30	
Assets, . . . . .	300 00	
	<hr/>	
Balance against the Company, . . . . .	\$0 30	

MUTUAL FIRE ASSURANCE COMPANY, OF SPRINGFIELD AND  
 THE VICINITY.

[Incorporated, February 28, 1837.]

ELIJAH BLAKE, *President.*

*Secretary,* LEWIS GORHAM.

United States Stocks owned by the Company :—

	Par value.	Market value.
United States Bonds, . . . . .	\$8,000	\$8,000
Certificate of Indebtedness, . . . . .	1,000	950
	<hr/>	<hr/>
	\$9,000	\$8,950

Bank Stocks :—

	Par value per share.	Par value.
70 shares Second Nat'l B'k, Springfield, \$100	\$100	\$7,000
46 " Chicopee Bank, Springfield, . 100	100	4,600
15 " John Hancock B'k, Springfield, 100	100	1,500
10 " Monson Bank, Boston, . 100	100	1,000
10 " Cabot Bank, Springfield, . 100	100	1,000
50 " Hadley Falls Bank, Holyoke, . 100	100	5,000
66 " Bank of Commerce, Boston, . 100	100	6,600
	<hr/>	<hr/>
		\$26,700*

Assets of the Company other than notes received for premium and deposits :

United States stocks, . . . . .	\$8,950 00	
Bank stocks, (par value,) . . . . .	26,700 00	
Loaned on call, . . . . .	6,000 00	
Cash on hand and in bank, . . . . .	649 92	
	<hr/>	\$42,299 92

Liabilities :—

Owing for dividends on expired policies, . . . . .	\$152 16	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	18,137 93	
	<hr/>	18,290 09
Balance of surplus, . . . . .		\$24,009 83

\* Market value not given.



Assets brought forward, \$41,688 99	Losses paid, . . . \$1,800 00	
Cash Premium, . . . 6,824 56	Dividends, . . . 4,869 18	
Interest, . . . 3,664 82	Return Premium, . . . 980 20	
	Expenses, . . . 1,747 14	
<u>\$52,178 37</u>	<u>\$8,896 52</u>	
Balance, . . . \$42,281 85	Assets carried forward, \$42,289 92	+ \$18 07

**\*MUTUAL PROTECTION FIRE INSURANCE COMPANY,  
CHARLESTOWN.**

[Incorporated, 1861. Renewed, 1864.]

G. WASHINGTON WARREN, *President.* Secretary, SAMUEL S. WILLSON.

Assets of the Company other than notes received for premium and deposits:

United States bonds, 6 per cent., 1881, . . .	\$3,815 00	
Cash on hand and in bank, . . .	58 07	
	<u>\$3,373 07</u>	

Liabilities:—

Owed for borrowed money, . . .	\$370 00	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . .	1,531 10	
	<u>\$1,901 10</u>	
Balance of surplus, . . .		\$1,471 97

Cash Premium, . . . \$3,062 20	Expenses, . . . \$256 70	
Borrowed, . . . 370 00		
Appreciation of investments, . . . 50 00		
<u>\$3,482 20</u>		
Balance, . . . \$3,225 50	Assets carried forward, \$3,373 07	—\$147 57

**NEWBURYPORT MUTUAL FIRE INSURANCE COMPANY,  
NEWBURYPORT.**

[Incorporated, February 12, 1829.]

JOHN BALCH, *President.*

Secretary, J. J. KNAPP.

United States Stocks owned by the Company:—

	Par value.	Market value.
United States $\frac{5}{8}$ Bonds, . . .	\$2,000	\$2,020
" " $\frac{1}{8}$ Bonds, . . .	700	665
" " $\frac{3}{8}$ Bonds, . . .	2,000	2,020
	<u>\$4,700</u>	<u>\$4,705</u>

\* Commenced business July 16, 1864.

## Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market- value.
100 shares Merchants' B'k, Newburyport, \$20		\$2,000	\$22	\$2,200
15 " Mechanics' B'k, Newburyport, 100		1,500	101	1,515
81 " Ocean Bank, Newburyport, . 50		1,550	65	2,015
15 " Washington Bank, Boston, . 100		1,500	101	1,515
		<u>\$6,550</u>		<u>\$7,245</u>

Assets of the Company other than notes received for premium and deposits:

United States stocks, (market value,) . . .	\$4,705 00	
Bank stocks, (market value,) . . . . .	7,245 00	
Deposited in Newburyport Savings Bank, .	1,000 00	
Deposited in Newburyport Five Cents Savings Bank, . . . . .	900 00	
Cash on hand, . . . . .	683 19	
	<u>          </u>	\$14,533 19

## Liabilities:—

Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	4,470 86	
	<u>          </u>	
Balance of surplus, . . . . .		\$10,062 33

Assets brought forward, \$13,613 84	Return Premium, . . . \$127 40	
Cash Premium, . . . 1,655 43	Expenses, . . . . . 253 81	
Interest, . . . . . 670 08		
	<u>          </u>	<u>\$381 21</u>
\$15,339 30		
Balance, . . . \$15,458 09	Assets carried forward, \$14,533 19	+\$924 90

## NORFOLK MUTUAL FIRE INSURANCE COMPANY, DEDHAM.

[Incorporated, February 12, 1825.]

IRA CLEVELAND, *President.**Secretary,* GEORGE D. GORDON.

Assets of the Company other than notes received for premium and deposits:

United States $\frac{1}{10}$ Bonds, . . . . .	\$16,530 00	
Cost value of real estate, . . . . .	10,500 00	
Loaned on mortgage of real estate, . . . . .	49,100 00	
Loaned on personal securities, (stocks as collat'l,) . . . . .	5,400 00	
Interest accrued, November 1, 1863, . . . . .	1,624 29	
Rents accrued, November 1, 1863, . . . . .	329 70	
Other investments, . . . . .	400 00	
Cash on hand and in bank, . . . . .	3,746 74	
Due from agents, including all balances due the Company on unsettled policies, . . . . .	5,487 05	
Amount carried forward, . . . . .	<u>          </u>	\$93,117 78

<i>Amount of Assets brought forward,</i>			\$93,117 78
<b>Liabilities:—</b>			
Losses ascertained and unpaid,		\$6,790 00	
Amount required to re-insure all outstanding risks, estimated at 50 per cent.,		81,721 14	
			81,721 14
Balance of surplus,			\$11,896 64

Assets brought forward,	\$89,602 37	Losses paid,	\$13,536 20
Cash Premium,	26,964 47	Dividends,	8,579 12
Interest,	5,674 13	Return Premium,	973 97
		Expenses,	5,997 66
	\$122,240 97		\$29,086 95
Balance,	\$93,154 02	Assets carried forward,	\$93,117 78
			—\$36 24

PEOPLE'S EQUITABLE MUTUAL FIRE INSURANCE COMPANY,  
TAUNTON.

[Incorporated, March 21, 1848. Charter expires, 1876.]

ALBERT FIELD, *President.*

*Secretary,* GEORGE W. HILL.

**Assets of the Company other than notes received for premium and deposits:**

Notes not endorsed,	\$1,097 04
Cash on hand,	800 00
Due from agents,	190 00
	\$2,087 04

**Liabilities:—**

Losses ascertained and unpaid,	\$890 00
Losses claimed,	3,300 00
Borrowed on notes endorsed by Directors,	4,229 00
Amount required to re-insure all outstanding risks, estimated at 50 per cent.,	8,126 00
	\$16,545 00

Liabilities, \$16,545 00

Assets, 2,087 04

Balance against the Company, \$14,357 96

Assets brought forward,	\$5,081 32	Losses paid,	\$278 25
Cash Premium,	52 00	Expenses,	1,435 58
	\$5,133 32		\$1,713 83
Balance,	\$3,419 49	Assets carried forward,	\$3,087 04
			—\$1,705 66

**PLYMOUTH COUNTY MUTUAL FIRE INSURANCE COMPANY,  
PLYMOUTH.**

[Incorporated, February 28, 1838.]

**ALEX. JACKSON, *President.***

***Secretary,* JOHN T. HALL.**

**Assets of the Company other than notes received for premium and deposits :**

One iron safe, cost, . . . . .	\$200 00	
Cash on hand and policies not delivered, . . . . .	357 07	
Due from agents, . . . . .	1,129 87	
Assessments due and not paid, . . . . .	7,602 80	
	<hr/>	\$9,289 74

**Liabilities :—**

Losses ascertained and unpaid, . . . . .	\$2,425 00	
Losses claimed, . . . . .	1,100 00	
Due for services, . . . . .	225 00	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	3,040 04	
	<hr/>	6,790 04

Balance of surplus, . . . . .	\$2,499 70
-------------------------------	------------

Assets brought forward, \$2,395 58	Losses paid, . . . \$2,019 33	
Cash Premium, . . . 1,830 73	Dividends, . . . 90 98	
Assessments collected, . . 1,334 00	Return Premium, . . 194 86	
Assessments due, . . . 7,602 80	Expenses, . . . 1,478 20	
	<hr/>	
\$13,163 11	\$2,871 59	
Balance, . . . \$9,379 74	Assets carried forward, \$9,289 74	—\$90 00

**QUINCY MUTUAL FIRE INSURANCE COMPANY, QUINCY.**

[Incorporated, March 22, 1851.]

**WILLIAM S. MORTON, *President.***

***Secretary,* CHARLES A. HOWLAND.**

**United States Stocks owned by the Company :—**

	Par value.	Market value.
United States Bonds, 6 per cent., 1881, . . . . .	\$4,800	\$5,350 00
United States $\frac{5}{8}$ Bonds, . . . . .	10,000	10,100 00
United States $\frac{7}{8}$ Bonds, . . . . .	5,000	5,000 00
United States Certificates of Indebtedness, . . . . .	5,000	4,754 94
	<hr/>	
	\$24,800	\$25,204 94

Cost on the books, \$24,554 94

## Bank Stocks :—

	Par value per share.	Par value.	Market value per share.	Market value.
112 shares Mt. Wollaston Bank, Quincy,	\$100	\$11,200	\$105	\$11,760
25 " Quincy Stone Bank, Quincy,	100	2,500	104	2,600
40 " First Nat'l Bank, Worcester,	100	4,000	105	4,200
20 " North Bridgewater B'k, North Bridgewater, . . . . .	100	2,000	120	2,400
50 " Revere Bank, Boston, . . . . .	100	5,000	108	5,400
25 " Maverick Bank, Boston, . . . . .	100	2,500	100	2,500
9 " North Bank, Boston, . . . . .	100	900	112	1,080
5 " Hide & Leather Bank, Boston, . . . . .	100	500	110	550
5 " Grocers' Bank, Boston, . . . . .	100	500	—	—
5 " Traders' Bank, Boston, . . . . .	100	500	100	500
		<u>\$29,600</u>		<u>\$30,990</u>

Cost on the books of the Company, \$29,892.50.

## Assets of the Company other than notes received for premium and deposits :

United States stocks, (market value,) . . . . .	\$25,204 94
Bank stocks, (market value,) . . . . .	30,990 00
Cost value of real estate, . . . . .	2,721 28
Loaned on mortgage of real estate, . . . . .	36,747 80
Accrued interest, . . . . .	2,411 04
Loaned on pledge of bank stocks, . . . . .	1,000 00
Loaned Town of Quincy, . . . . .	2,500 00
Loaned Estes Howe and others, (Cambridge Horse Railroad stock as collateral,) . . . . .	5,000 00
Quincy Gas-Light Company's stock, . . . . .	500 00
Cash on hand and in bank, . . . . .	6,039 88
Due from agents, . . . . .	8,283 44
	<u>\$121,898 38</u>

## Liabilities :—

Losses claimed, . . . . .	\$2,600 00
Dividends on expired policies, . . . . .	800 00
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	101,414 20
	<u>104,814 20</u>
Balance of surplus, . . . . .	<u>\$17,084 18</u>

Assets brought forward, \$108,389 01	Losses paid, . . . . .	\$38,004 43	
Cash Premium, . . . . . 68,419 28	Dividends, . . . . .	17,938 67	
Interest, . . . . . 7,392 23	Expenses, . . . . .	9,149 31	
<u>\$185,200 52</u>		<u>\$65,092 41</u>	
Balance, . . . . . \$120,108 11	Assets carried forward, \$121,398 38		+\$1,390 27

## SALEM MUTUAL FIRE INSURANCE COMPANY, IN SALEM.

[Incorporated, April 14, 1838.]

JOHN H. NICHOLS, *President*.*Secretary*, CHARLES S. NICHOLS.

## United States Stocks owned by the Company:—

	Par value.	Market val.
United States 6 per cent. Bonds, . . .	\$3,000	\$3,180

## Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
40 shares Asiatic Bank, Salem, . . .	\$30	\$1,200	\$27	\$1,100
24 " Merchants' Bank, Salem, . . .	50	1,200	48	1,200
15 " Salem Bank, Salem, . . .	75	1,125	68	1,020
18 " Exchange Bank, Salem, . . .	66½	1,200	65	1,200
12 " Naumkeag Bank, Salem, . . .	100	1,200	96	1,200
12 " Mercantile Bank, Salem, . . .	100	1,200	87	1,080
15 " Village Bank, Danvers, . . .	75	1,175	80	1,120
12 " National Bank, Boston, . . .	100	1,200	100	1,140
12 " Maverick Bank, Boston, . . .	100	1,200	95	1,140
12 " Traders' Bank, Boston, . . .	100	1,200	95	1,140
		<hr/> \$11,900		<hr/> \$11,340

## Other Investments:—

15 shares Cambridge Gas-Light Company, . . .	\$1,470
10 " Jamaica Plain Gas-Light Company, . . .	980
10 " Marblehead Gas-Light Company, . . .	250
6 " Salem Gas-Light Company, . . .	750
Loaned on pledge of 14 shares Salem Bank, . . .	900
	<hr/> \$4,850

## Assets of the Company other than notes received for premium and deposits:

United States stocks, (market value,) . . .	\$3,180 00
Bank stocks, (market value,) . . .	11,840 00
Other investments, . . .	4,850 00
Cash on hand, . . .	1,108 28
	<hr/> \$19,978 28

## Liabilities:—

Owing for dividends on expired policies, . . .	\$840 32
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . .	11,188 11
	<hr/> 12,028 43
Balance of surplus, . . .	<hr/> \$7,944 85

Assets brought forward, \$23,502 25	Losses paid, . . . \$6,687 40	
Cash Premium, . . . 10,831 70	Dividends, . . . 7,311 47	
Interest, . . . 1,143 53	Return Premium, . . . 417 38	
Appreciation of investments, . . . 1,216 84	Expenses, . . . 1,277 08	
\$36,693 31	\$15,693 33	
Balance, . . . \$20,999 98	Assets carried forward, \$19,944 85	+\$1,055 13

**SALISBURY AND AMESBURY MUTUAL FIRE INSURANCE COMPANY, AMESBURY MILLS.**

[Incorporated, May 19, 1855.]

D. L. DEARBORN, *President.*

*Secretary,* WILLIAM C. BINNEY.

Assets of the Company other than notes received for premium and deposits :

Cash on hand and in bank, . . . . .	\$1,148 01	
Due from agents, . . . . .	148 05	
		\$1,296 06

**Liabilities :—**

Losses claimed, . . . . .	\$950 00	
Owing for dividends on expired policies, . . . . .	18 94	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	963 31	
		\$1,932 25

Liabilities, . . . . .	\$1,932 25
Assets, . . . . .	1,296 06

Balance against the Company, . . . \$636 19

Assets brought forward, \$989 34	Return Premium, . . . \$25 83	
Cash Premium, . . . 494 42	Expenses, . . . 123 00	
Interest, . . . 60 21		
\$1,543 97	\$148 88	
Balance, . . . \$1,395 09	Assets carried forward, \$1,296 06	—\$99 08

**SAUGUS MUTUAL FIRE INSURANCE COMPANY, SAUGUS.**

[Incorporated, February 24, 1852. Charter expires, 1880.]

HARMON HALL, *President.*

*Secretary,* WILBUR F. NEWHALL.

[NOTE.—This Company insures property only in Saugus, Lynn, Lynnfield, Swampscott, and Nahant. No cash premiums are taken. Deposit notes are received, portions of which are collected for payment of losses. All policies are now issued for the term of three years, and thus the indebtedness of each policy is settled at its expiration, if not sooner cancelled.]

Assets of the Company other than notes received for premium and deposits :

Fire-proof safe, . . . . .	\$100 00	
Cash on hand, . . . . .	1,018 90	
Amounts due and good, . . . . .	105 00	
Stamps on hand, . . . . .	48 47	
	<hr/>	\$1,272 37

Liabilities :—

Money borrowed, . . . . .	\$5,850 00	
Interest due, . . . . .	99 70	
Office rent, . . . . .	23 88	
	<hr/>	\$5,973 08

Liabilities, . . . . .	\$5,973 08
Assets, . . . . .	1,272 37

Balance against the Company, . . \$4,700 66

### SOUTH DANVERS MUTUAL FIRE INSURANCE COMPANY, SOUTH DANVERS.

[Incorporated, June 12, 1839.]

HENRY COOK, *President.*

*Secretary,* GEORGE A. OSBORNE.

United States Stocks owned by the Company :—

	Par value.	Market val.
United States $\frac{1}{10}$ Bonds, . . . . .	\$2,500	\$2,500

Bank Stocks :—

	Par value per share.	Par value.	Market value per share.	Market value.
45 shares Danvers Bank, Danvers, .	\$100	\$4,500	\$100	\$4,500
48 " Warren Bank, Danvers, .	100	4,800	100	4,800
8 " Andover Bank, Andover, .	100	800	100	800
34 " Village Bank, Danvers, .	75	2,550	75	2,550
51 " Asiatic Bank, Salem, .	30	1,530	30	1,530
11 " First National Bank, Salem, .	66 $\frac{2}{3}$	733	66 $\frac{2}{3}$	733
26 " Exchange Bank, Salem, .	66 $\frac{2}{3}$	1,733 $\frac{1}{3}$	66 $\frac{2}{3}$	1,733 $\frac{1}{3}$
20 " Naumkeag Bank, Salem, .	100	2,000	100	2,000
20 " Hide and Leather B'k, Boston, .	100	2,000	110	2,200
		<hr/>		<hr/>
		\$20,846 $\frac{1}{3}$		\$20,846 $\frac{1}{3}$

Assets of the Company other than notes received for premium and deposits :

United State stocks, (market value,) . . . . .	\$2,500 00	
Bank stocks, (market value,) . . . . .	20,846 88	
Loaned on mortgage of real estate, . . . . .	200 00	
Cash on hand and in bank, . . . . .	1,816 10	
Amount carried forward, . . . . .	<hr/>	\$25,362 48



<i>Amount of Assets brought forward,</i>			\$25,362 43
<b>Liabilities:—</b>			
Owing for dividends on expired policies,		\$208 64	
Amount required to re-insure all outstanding risks, estimated at 50 per cent.,		8,988 60	
			9,187 24
Balance of surplus,			\$16,175 19

Assets brought forward,	\$23,937 83	Losses paid,	\$35 14	
Cash Premium,	8,296 39	Dividends,	2,990 26	
Interest,	1,642 54	Return Premium,	122 19	
		Expenses,	586 25	
	\$28,876 76		\$3,723 84	
Balance,	\$25,152 92	Assets carried forward,	\$25,362 43	+\$209 51

## STATE MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated, March 24, 1842.]

. PELHAM BONNEY, *President.**Secretary,* LEONARD B. ADAMS.*Office, No. 27 State Street.*

## United States Stocks owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Bonds, 1881,	\$5,000	\$5,337 50
“ “ $\frac{1}{10}$ Bonds, 1882,	6,000	6,090 00
	\$11,000	\$11,427 50

## Assets of the Company other than notes received for premium and deposits:

United State stocks, (market value,)	\$11,427 50
Cost value of real estate,	1,125 00
Deposit notes on policies terminated,	1,940 14
Interest accrued on deposit notes,	917 59
Cash on hand,	460 01
	\$15,870 24

**Liabilities:—**

Cash dividends unpaid,	\$121 54
Deposit notes to be returned,	1,940 14
Dividends unpaid on cancelled policies, being deposit notes and interest,	1,201 75
Amount required to re-insure all outstanding risks, estimated at 50 per cent.,	6,289 45
	9,552 88
Balance of surplus,	\$6,317 36

Assets brought forward, \$17,520 77	Losses paid, . . . \$1,897 85	
Cash Premium, . . . 4,315 46	Dividends, . . . 2,613 33	
Interest, . . . 2,854 11	Expenses, . . . 3,840 57	
	Depreciation of Investments, . . . 187 75	
\$24,090 84	\$8,539 50	
Balance, . . . \$16,150 84	Assets carried forward, \$15,870 24	—\$280 60

### TRADERS' AND MECHANICS' MUTUAL FIRE INSURANCE COMPANY, LOWELL.

[Incorporated, April 20, 1848. Charter unlimited.]

C. B. COBURN, *President*.

*Secretary*, E. F. SHERMAN.

United States Stocks owned by the Company:—

	Par value.	Market val.
United States Bonds of 1881, . . . .	\$6,000	\$6,890
" " $\frac{1}{8}$ Bonds, . . . .	6,000	6,060
" " Certificates of Indebtedness, . . .	10,000	9,650
	<u>\$22,000</u>	<u>\$22,100</u>

Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
7 shares Merchants' Bank, Lowell, . .	\$100	\$700	\$100	\$700
20 " Wamesit Bank, Lowell, . . . .	100	2,000	100	2,000
8 " Hide and Leather B'k, Boston, . .	100	800	82	656
8 " Railroad Bank, Lowell, . . . .	75	600	106	848
		<u>\$4,100</u>		<u>\$4,204</u>

Assets of the Company other than notes received for premium and deposits:

United States stocks, (market value,) . .	\$22,100 00	
Bank stocks, (market value,) . . . .	4,204 00	
Loaned on mortgage of real estate, . . .	12,687 57	
Other investments, . . . . .	12,362 45	
Cash on hand and in bank, . . . . .	1,036 28	
Due from agents, . . . . .	1,098 62	
	<u></u>	\$53,483 87

Liabilities:—

Losses ascertained and unpaid, . . . .	\$50 65	
Unpaid taxes, . . . . .	107 65	
Commissions, . . . . .	119 36	
Expenses, . . . . .	95 00	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . .	28,337 13	
	<u></u>	23,709 79
Balance of surplus, . . . . .		\$29,774 08

Assets brought forward, \$42,780 14	Losses paid, . . . \$2,518 00	
Cash Premium, . . . 15,474 82	Dividends, . . . 3,043 31	
Interest, . . . 3,345 53	Return Premium, . . . 219 35	
Appreciation of investments, . . . 108 00	Expenses, . . . 2,898 46	
	\$8,679 12	
Balance, . . . \$52,978 87	Assets carried forward, \$53,483 87	+ \$505 00

## UNION MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated, March 22, 1843.]

ENOCH HOBART, *President.**Secretary,* GEORGE G. FIELD.*Office, No. 29 State Street.*

United States and State Stocks owned by the Company:—

	Par value.	Market val.
United States $\frac{1}{8}$ Bonds, . . . . .	\$15,000	\$15,150
" " Bonds of 1881, . . . . .	10,000	10,700
" " Certificates of Indebtedness, . . . . .	8,000	7,840
State of Maine 6 per cent. Bond, . . . . .	2,000	2,000
	<u>\$35,000</u>	<u>\$35,690</u>

Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
84 shares Tremont Bank, Boston, . . . . .	\$100	\$8,400	\$112	\$9,408
60 " Revere Bank, Boston, . . . . .	100	6,000	108	6,480
50 " Traders' Bank, Boston, . . . . .	100	5,000	93	4,650
50 " First National Bank, Boston, . . . . .	100	5,000	115	5,750
48 " Boylston Bank, Boston, . . . . .	100	4,800	113	5,424
40 " Eliot Bank, Boston, . . . . .	100	4,000	97	3,880
30 " Merchants' Bank, Boston, . . . . .	100	3,000	100	3,000
30 " Bank of Commerce, Boston, . . . . .	100	3,000	100	3,000
22 " Bank of N. America, Boston, . . . . .	100	2,200	97	2,134
20 " City Bank, Boston, . . . . .	100	2,000	103	2,060
20 " Maverick Bank, Boston, . . . . .	100	2,000	90	1,800
20 " Howard Bank, Boston, . . . . .	100	2,000	100	2,000
17 " Mt. Vernon Bank, Boston, . . . . .	100	1,700	99	1,683
		<u>\$49,100</u>		<u>\$51,269</u>

Railroad Stocks:—

42 shares Boston and Maine Railroad, . . . . .	\$100	\$4,200	\$127	\$5,334
34 " Boston and Fitchburg Railroad, . . . . .	100	3,400	118	4,012
30 " Boston and Providence Railroad, . . . . .	100	3,000	140	4,200
		<u>\$10,600</u>		<u>\$13,546</u>

Assets of the Company other than notes received for premium and deposits:

United States and State stocks, (market value,) . . . . .	\$35,890 00	
Bank stocks, (market value,) . . . . .	51,269 00	
Railroad stocks, (market value,) . . . . .	13,546 00	
Loaned on mortgage of real estate, . . . . .	12,500 00	
Interest accrued on deposit notes, . . . . .	21,601 34	
Cash on hand and in bank, . . . . .	4,294 76	
		<u>\$138,901 10</u>

Liabilities:—

Owing for dividends on expired policies, . . . . .	\$1,739 43	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	62,641 29	
		<u>64,380 72</u>
Balance of surplus, . . . . .		<u>\$74,520 38</u>

Assets brought forward, \$124,085 47	Losses paid, . . . . .	\$10,266 37	
Cash Premium, . . . . . 24,090 39	Dividends, . . . . .	4,408 04	
Cash Deposits, . . . . . 6,446 23	Return Premium, . . . . .	2,032 78	
Interest, . . . . . 8,368 68	Expenses, . . . . .	8,688 57	
Appreciation of investments, . . . . . 321 00			
		<u>\$25,395 76</u>	
<u>\$163,311 77</u>			
Balance, . . . . . \$137,916 01	Assets carried forward, \$138,901 10		<u>+ \$985 09</u>

# WEST NEWBURY MUTUAL FIRE INSURANCE COMPANY, WEST NEWBURY.

[Incorporated, April 24, 1828.]

OTIS LITTLE, *President.*

*Secretary,* JOHN C. CARR.

Assets of the Company other than notes received for premium and deposits:

One fire-proof safe, . . . . .	\$75 00
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Liabilities:—

Borrowed on Treasurer's note, . . . . .	\$1,250 00
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Assets brought forward, \$167 74	Losses paid, . . . . .	\$1,100 00	
Borrowed on Treasurer's Note, . . . . . 1,250 00	Expenses, . . . . .	\$1,973 00	
		<u>\$3,073 00</u>	
<u>\$1,417 74</u>			

\* The expenses of this Company are returned \$1,973. We think it may possibly be a clerical error and mean \$19.73.

# WESTFIELD MUTUAL FIRE INSURANCE COMPANY, WESTFIELD.

[Incorporated, March 26, 1882.]

EDWARD B. GILLET, *President.*

*Secretary,* ASA P. RAND.

## United States Stocks owned by the Company:—

	Par value.	Market val.
United States 6 per cent. Bond, 1881, . . .	\$500	\$500
" " $\frac{5}{8}$ Bond, . . . . .	500	500
" " $\frac{5}{8}$ Bond, . . . . .	500	510
" " $\frac{5}{8}$ Bond, . . . . .	1,000	1,017 $\frac{1}{2}$
	<u>\$2,500</u>	<u>\$2,527<math>\frac{1}{2}</math></u>

## Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
4 shares Westfield Bank, Westfield, .	\$100 .	\$400	\$100	\$400

## Assets of the Company other than notes received for premium and deposits:

United States stocks, (market value,) . . .	\$2,527 50
Bank stocks, (market value,) . . . . .	400 00
Loaned on personal security, . . . . .	2,566 88
Accrued interest on same, . . . . .	72 70
Cash on hand, . . . . .	265 37
Due from agents, . . . . .	117 92
	<u>\$5,950 87</u>

## Liabilities:—

Owing for dividends on expired policies, . . .	\$15 79
Internal revenue tax, . . . . .	13 95
State tax, . . . . .	8 85
Due Directors and others, contingent expenses, .	35 00
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	2,813 62
	<u>2,887 21</u>

Balance of surplus, . . . . . \$3,063 16

Assets brought forward, \$5,118 15	Losses paid, . . . . . \$476 20	
Cash Premium, . . . . . 2,215 54	Dividends, . . . . . 714 22	
Interest, . . . . . 375 03	Return Premium, . . . . . 87 20	
	Expenses, . . . . . 374 84	
	<u>\$7,708 72</u>	<u>\$1,652 46</u>
Balance, . . . . . \$3,056 26	Assets carried forward, \$5,950 87	—\$105 29

# WESTFORD MUTUAL FIRE INSURANCE COMPANY, WESTFORD.

[Incorporated, March 20, 1840. Charter expires, 1868.]

ZACCHEUS READ, *President.*

*Secretary, ASA HILDRETH.*

Assets of the Company other than notes received for premium and deposits :

Promissory note, . . . . . \$87 28

Liabilities :—

Borrowed on Company's note, . . . . . \$57 00

Amount required to re-insure all outstanding

risks, . . . . . 1,098 20

\$1,155 20

# WEYMOUTH AND BRAINTREE MUTUAL FIRE INSURANCE COMPANY, WEYMOUTH.

[Incorporated, February 20, 1833.]

ELLIOT L. WHITE, *President.*

*Secretary, ELIAS RICHARDS.*

United States Stocks owned by the Company :—

	Par value.	Market val.
United States $\frac{A}{10}$ Bonds, 6 per cent., 1881, .	\$2,000	\$2,140

Bank Stocks :—

	Par value per share.	Par value.	Market value per share.	Market value.
32 shares Union Bank, Weymouth and				
Braintree, . . . . .	\$100	\$3,200	\$110	\$3,520
10 " National Bank, Boston, . . . . .	100	1,000	102	1,020
		<u>\$4,200</u>		<u>\$4,540</u>

Assets of the Company other than notes received for premium and deposits :

United States stocks, (market value,) . . . \$2,140 00

Bank stocks, (market value,) . . . 4,540 00

Loaned on mortgage of real estate, . . . 408 00

Cash on hand, . . . . . 1,989 91

Due from agents, . . . . . 864 84

\$9,892 75

Liabilities :—

Losses ascertained and unpaid, . . . \$280 00

Amount required to re-insure all outstanding

risks, estimated at 50 per cent., . . . 11,840 00

12,120 09

Liabilities, . . . . . \$12,120 09

Assets, . . . . . 9,892 75

Balance against the Company, . . . \$2,227 34

Assets brought forward, \$8,465 08	Losses paid, . . . \$3,237 85	
Cash Premium, . . . 5,878 97	Dividends, . . . 1,171 81	
Interest, . . . 653 49	Expenses, . . . 1,067 63	
Appreciation of investments, . . . 274 00	Paid borrowed money, 879 91	
\$15,266 54	\$6,356 70	
Balance, . . . \$8,909 84	Assets carried forward, \$9,392 75	+\$482 91

### WORCESTER MUTUAL FIRE INSURANCE COMPANY, WORCESTER.

[[Incorporated, February 11, 1828.]

ANTHONY CHASE, *President*.

*Secretary*, CHARLES M. MILES.

United States Stocks owned by the Company:—

	Par value.	Market val.
United States Bonds, . . . . .	\$16,250	\$17,062 50

Bank Stocks:—

	Par value per share.	Par value.
132 shares City Bank, Worcester, . . .	\$100	\$13,200
101 " Worcester Bank, Worcester, . . .	100	10,100
50 " Citizens' Bank, Worcester, . . .	100	5,000
18 " Central Bank, Worcester, . . .	100	1,800
51 " Mechanics' Bank, Worcester, . . .	100	5,100
45 " Quinsigamond Bank, Worcester, . . .	100	4,500
40 " Fitchburg Bank, Fitchburg, . . .	100	4,000
15 " Grafton Bank, Grafton, . . .	100	1,500
20 " Oxford Bank, Oxford, . . .	100	2,000
15 " Blackstone Bank, Blackstone, . . .	100	1,500
15 " Southbridge Bank, Southbridge, . . .	100	1,500
		\$50,200*

Railroad Bonds:—

Norwich and Worcester Railroad bonds, . . .	\$2,000
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Assets of the Company other than notes received for premium and deposits:

United States stocks, . . . . .	\$17,062 50	
Bank stocks, (par value,) . . . . .	50,200 00	
Railroad bonds, (market value,) . . . . .	2,000 00	
Dwelling-house and lot in Ashburnham, . . .	—	
Car lot, Worcester, . . . . .	500 00	
Loaned on mortgage of real estate, . . . . .	87,415 37	
Other investments, . . . . .	1,520 00	
Due from agents,† . . . . .	10,980 85	
Amount carried forward, . . . . .		\$169,628 72

\* Market value not given.

† This includes some cash on hand—amount not given

<i>Amount of Assets brought forward,</i>		\$169,628 72
<b>Liabilities:—</b>		
Losses claimed, . . . . .	\$6,575 00	
Owing for dividends on expired policies, . .	1,127 00	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . .	122,906 14	
		<u>130,608 14</u>
Balance of surplus, . . . . .		\$39,020 58

Assets brought forward, \$159,510 01	Losses paid, . . . \$17,032 97	
Cash Premium, . . . 49,781 91	Dividends, . . . . 24,570 93	
Interest, . . . . 11,192 14	Borrowed money and interest, and principal and interest on bonds, 2,603 15	
	Expenses, . . . . 7,460 79	
		<u>\$51,667 84</u>
<u>\$220,484 06</u>		
Balance, . . . \$168,316 22	Assets carried forward, \$169,628 72	—\$312 50

### WORCESTER MANUFACTURERS' MUTUAL INSURANCE COMPANY, WORCESTER.

[Incorporated, March 31, 1865—Additional Act, 1861.]

A. H. BULLOCK, *President.*

*Secretary,* PERLEY HAMMOND.

United States Stocks owned by the Company:—

Certificates of Indebtedness, due Nov. 4, 1864, . Par value. \$2,000

Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
60 shares City Nat'l Bank, Worcester, .	\$100	\$6,000	\$103	\$6,180

Assets of the Company other than notes received for premium and deposits :

United States stocks, (market value,) . . . . .	\$2,000 00	
Bank stocks, (market value,) . . . . .	6,180 00	
Cash on hand and in bank, . . . . .	6,211 00	
		<u>\$14,391 00</u>

**Liabilities:—**

Losses claimed, . . . . .	\$175 00.	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . .	19,810 87	
		<u>19,985 87</u>
Liabilities, . . . . .	\$19,985 87	
Assets, . . . . .	14,391 00	
		<u>\$5,594 87</u>
Balance against the Company, . . . . .		



Assets brought forward, \$28,796 13	Losses paid, . . . \$38,176 78	
Cash Premium, . . . 40,190 83	Dividends, . . . 14,703 56	
Interest, . . . 2,805 19	Return Premium, . . . 569 09	
	Expenses, . . . 4,023 87	
<u>\$71,792 15</u>	<u>\$57,472 30</u>	
Balance, . . . \$14,319 85	Assets carried forward, \$14,391 00	—\$71 15

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# FOREIGN STOCK COMPANIES

DOING BUSINESS IN THIS COMMONWEALTH.

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	ADRIATIC. (Fire.) New York.	ETNA. (Fire and Inland.) New York.	ETNA. (Fire.) Hartford, Conn.	ALBANY CITY. (Fire.) Albany, N. Y.	AMERICAN. (Fire and Marine.) Providence, R. I.
Amount of Capital actually paid in, Number of Shares, . . . . .	\$300,000 00 12,000	\$200,000 00 4,000	\$2,250,000 00 22,500	\$200,000 00 2,000	\$150,000 00 3,000
Par value of each share, . . . . .	\$25 00	\$50 00	\$100 00	\$100 00	\$50 00
Amount of Fire Risks outstanding, of Marine Risks outstanding, . . . . .	9,595,057 00	8,604,000 00 65,600 00	153,206,657 00	14,959,480 00	6,119,249 00 370,754 00
Total amount of outstanding risks, . . . . .	9,595,057 00	8,669,600 00	153,206,657 00	14,959,480 00	6,490,008 00
Amount of United States Stocks and Treasury Notes, of State Stocks, . . . . .	61,000 00	52,500 00	631,985 75 589,580 00	58,375 00	- - -
of Bank Stocks, (market value,) . . . . .	- - -	- - -	1,005,860 00	10,875 00	191,192 00
of Railroad Stocks, (market value,) . . . . .	- - -	- - -	178,208 00	- - -	- - -
of Railroad Bonds, (market value,) . . . . .	- - -	- - -	378,225 00	18,840 00	- - -
of Real Estate, (cash value,) . . . . .	- - -	- - -	76,056 57	- - -	- - -
of Cash on hand and in bank, . . . . .	26,829 09	2,582 74	28,631 61	20,058 60a	5,947 58
due from agents, . . . . .	8,765 35	2,170 40	155,780 26	10,970 90	7,495 25d
loaned on mortgage of real estate, on collateral, . . . . .	127,533 74 27,500 00	139,200 00 45,998 81	- - - - - -	143,435 96 5,220 00	- - - - - -
without collateral, . . . . .	- - -	200 00	- - -	- - -	- - -
of all other investments and debts due Company, of Premium Notes on risks terminated, . . . . .	72,256 29*	62,646 33†	441,100 00	1,888 00	18,983 80e
of Borrowed Money, . . . . .	- - -	- - -	- - -	- - -	2,306 62
of Losses ascertained and unpaid, claimed and unpaid, . . . . .	- - -	- - -	- - -	- - -	- - -
reported, upon which the liability of the Company is not determined, . . . . .	- - -	16,100 00	4,088 61	- - -	- - -
of all other claims against the Company, . . . . .	7,500 00	10,300 00	91,199 81	19,650 00b	5,750 00
of Cash received for premiums on fire risks, marine risks, . . . . .	- - -	562 50	200 00	200 00	3,185 00f
	80,695 89	86,240 00‡	1,950,435 06	183,995 35	65,894 75
	- - -	- - -	- - -	- - -	81,104 40

[illegible]

\* Interest accrued on bonds and mortgages, not yet due, \$8,607.96; Interest on Government Certificate and Loan, \$5,648.88; City Loan, \$68,000.

† Including cash deposited in United States Trust Company, \$5,000; amount due the Company for interest. [and Commissions, \$12,852.91.]

premiums on Fire Risks, \$89,875.89; received for premium on Inland Risks, \$10,717.48; making a total of \$100,693.37--less paid for Re-insurance, Return Premium,

insured on Participating Policies, \$8,590; paid in cash, \$15,000.

office, \$6,757.70; New York office, \$18,286.90.

*c* salaries, clerk hire, government taxes, travelling expenses, rent, agency commissions, and all other expenses. *d* Including unpaid premiums.

187 shares What Cheer Corporation, \$18,888, and \$5,006.80, accrued interest. *f* Including unpaid dividends. *g* Including taxes and commissions. *h* Including uniform premiums.

estimated by the Company at about 80 per cent.

	ARCTIC. (Fire and Marine.) New York.	ATLANTIC. (Fire.) Providence, R. I.	ATLANTIC. (Fire.) Brooklyn, N. Y.	ASTOR & (Fire.) New York.	BEEKMAN. (Fire.) New York.
Amount of Capital actually paid in,	\$500,000 00	\$200,000 00	\$300,000 00	\$250,000 00	\$200,000 00
Number of Shares, . . . . .	10,000	4,000	6,000	10,000	8,000
Par value of each share, . . . . .	\$50 00	\$50 00	\$50 00	\$25 00	\$25 00
Amount of Fire Risks outstanding, . . . . .	22,015,552 00	7,958,770 00	19,587,120 00	8,870,006 00	10,181,890 65
of Marine Risks outstanding, . . . . .	647,000 00	-	-	-	-
Total amount of outstanding risks, . . . . .	22,662,552 00	7,958,770 00	19,587,120 00	8,870,006 00	10,181,890 65
Amount of United States Stocks and Treasury Notes, of State Stocks, . . . . .	310,655 59	20,400 00	261,600 00	108,427 50	42,000 00
of Bank Stocks, (market value,) . . . . .	-	228,900 00	28,014 00	-	-
of Railroad Stocks, (market value,) . . . . .	-	-	-	-	-
of Railroad Bonds, (market value,) . . . . .	-	-	-	-	-
of Real Estate, (cash value,) . . . . .	3,807 38	-	558 59	-	-
of Cash on hand and in bank, . . . . .	4,415 76	1,006 88	5,851 76	11,497 85	5,668 22
due from agents, . . . . .	20,000 00	4,850 82	750 40	-	5,889 57 <sup>a</sup>
loaned on mortgage of real estate, on collateral, . . . . .	163,550 00	-	80,650 00	129,750 00	173,290 00
without collateral, . . . . .	74,652 50	-	23,100 00	28,875 00	26,000 00
of all other investments and debts due Company, of Premium Notes on risks terminated, of Borrowed Money, . . . . .	20,581 00	457 00	-	-	-
of Losses ascertained and unpaid, claimed and unpaid, . . . . .	-	4,889 00 <sup>†</sup>	-	-	-
reported, upon which the liability of the Company is not determined, of all other claims against the Company, . . . . .	-	-	-	-	-
of Cash received for premiums on fire risks, marine risks, . . . . .	-	10,174 50	-	5,685 00	-
	7,661 00	500 00	9,878 42	-	5,689 37
	8,232 50	3,668 00 <sup>†</sup>	-	-	578 25 <sup>b</sup>
	264,987 99	88,743 86	141,705 25 <sup>c</sup>	50,759 85 <sup>d</sup>	71,813 01
	15,276 77	6,871 29	-	-	-



	CHARTER OAK. (Fire.) Hartford, Conn.	CITY. (Fire.) New Haven, Conn.	CITY. (Fire.) Hartford, Conn.	CITIZENS. (Fire.) New York.	COLUMBIA. (Fire.) New York.
Amount of Capital actually paid in,	\$300,000 00	\$200,000 00	\$250,000 00	\$300,000 00	\$500,000 00
Number of Shares, . . . . .	3,000	2,000	2,500	15,000	10,000
Par value of each share, . . . . .	\$100 00	\$100 00	\$100 00	\$20 00	\$50 00
Amount of Fire Risks outstanding, . . . . .	12,871,762 00	10,967,940 87	15,556,773 00	21,088,170 82	17,202,308 26
of Marine Risks outstanding, . . . . .	-	-	-	-	-
Total amount of outstanding risks, . . . . .	12,871,762 00	10,967,940 87	15,556,773 00	21,088,170 82	17,202,308 26
Amount of United States Stocks and Treasury Notes, of State Stocks, (market value,) . . . . .	53,500 00	95,760 00	29,490 00	98,331 27	104,742 50
of Bank Stocks, (market value,) . . . . .	-	-	176,319 00	52,500 00	-
of Railroad Stocks, (market value,) . . . . .	77,863 00	99,646 00	-	-	-
of Railroad Bonds, (market value,) . . . . .	8,375 00	50,900 00	48,520 00	-	-
of Real Estate, (cash value,) . . . . .	92,500 00	2,200 00	-	-	-
of Cash on hand and in bank, . . . . .	448 82	600 00	-	11,890 21	-
due from agents, . . . . .	3,908 20	8,502 61	3,787 18	32,286 41	8,146 99
loaned on mortgage of real estate, on collateral, . . . . .	19,007 15	1,000 00	17,995 39	9,084 51g	8,495 48
without collateral, . . . . .	80,425 46	86,865 00	46,189 44	156,500 00	314,000 00
of all other investments and debts due Company, of Premium Notes on risks terminated, of Borrowed Money, . . . . .	26,600 00	11,240 00	51,031 00	206,590 00	118,380 15
of Losses ascertained and unpaid, claimed and unpaid, . . . . .	1,300 00	7,374 73	-	-	-
reported, upon which the liability of the Company is not determined, of all other claims against the Company, of Cash received for premiums on fire risks, marine risks, . . . . .	3,728 25*	9,272 30†	20,645 87§	12,580 68a	7,140 57t
	-	-	-	-	-
	-	-	-	-	-
	8,700 00	5,650 00	1,719 75	14,925 00	-
	5,500 00	8,165 00	14,780 00a	13,000 00	20,000 00
	-	200 00	-	-	-
	148,368 69	92,116 26	195,171 31b	162,681 42i	189,870 95
	-	-	-	-	-





	COMMERCE (Fire and Marine.) Albany, N. Y.	CONNECTICUT (Fire.) Hartford, Ct.	CONTINENTAL (Fire.) New York.	CROTON (Fire.) New York.	DIRIGO (Fire.) Portland, Me.
Amount of Capital actually paid in, Number of Shares, . . . . .	\$200,000 00 2,000	\$200,000 00 2,000	\$500,000 00 5,000	\$200,000 00 2,000	\$200,000 00 2,000
Par value of each share, . . . . .	\$100 00	\$100 00	\$100 00	\$100 00	\$100 00
Amount of Fire Risks outstanding, of Marine Risks outstanding, . . . . .	6,605,565 00 22,000 00	7,463,825 00 -	53,365,500 00 -	13,904,092 58 -	1,166,750 00 -
Total amount of outstanding risks, . . . . .	6,627,565 00	7,463,825 00	53,365,500 00	13,904,092 58	1,166,750 00
Amount of United States Stocks and Treasury Notes, of State Stocks, . . . . .	72,380 00 -	17,170 00 15,300 00	398,120 32 -	150,000 00 -	51,218 00 22,275 00
of Bank Stocks, (market value,) . . . . .	-	129,420 00	105,250 00	-	32,685 00
of Railroad Stocks, (market value,) . . . . .	-	21,125 00	-	-	-
of Railroad Bonds, (market value,) . . . . .	-	84,140 00	21,600 00	-	-
of Real Estate, (cash value,) . . . . .	-	-	92,000 00	-	-
of Cash on hand and in bank, due from agents, . . . . .	18,749 38 4,594 42	9,564 84 4,200 00	65,488 62 -	5,514 31 3,259 88	4,074 49 -
loaned on mortgage of real estate, on collateral, . . . . .	138,520 00 9,100 00	- -	431,650 00 187,750 00	14,000 00 98,400 00	55,800 00 -
without collateral, . . . . .	16,000 00*	-	47,543 23†	2,000 00†	-
of all other investments and debts due Company, of Premium Notes on risks terminated, of Borrowed Money, . . . . .	5,890 45 -	31,950 00 -	-	-	41,260 00 -
of Losses ascertained and unpaid, claimed and unpaid, . . . . .	-	-	-	-	-
reported, upon which the liability of the Company is not determined, of all other claims against the Company, . . . . .	3,997 00 -	2,500 00 -	9,500 00 44,157 24†	- -	- -
of Cash received for premiums on fire risks, marine risks, . . . . .	62,440 29 1,171 20	77,261 67 -	392,408 41† -	875 00† 115,672 82	7,594 98 -



	ENTERPRISE. (Fire.) Philadelphia.	EQUITABLE. (Fire.) Providence, R. I.	FULTON. (Fire.) New York.	GASPEE. (Fire.) Providence, R. I.	GERMANIA. (Fire.) New York.
Amount of Capital actually paid in,	\$200,000 00	\$200,000 00	\$200,000 00	\$100,000 00	\$500,000 00
Number of Shares, . . . . .	4,000	4,000	8,000	2,000	10,000
Par value of each share, . . . . .	\$50 00	\$50 00	\$25 00	\$50 00	\$50 00
Amount of Fire Risks outstanding, . . . . .	7,724,566 50	4,231,111 27	12,000,000 00	2,133,883 51	18,878,239 00
of Marine Risks outstanding, . . . . .	-	-	-	-	-
Total amount of outstanding risks, . . . . .	7,724,566 50	4,231,111 27	12,000,000 00	2,133,883 51	18,878,239 00
Amount of United States Stocks and Treasury Notes, of State Stocks, . . . . .	74,933 49	76,150 00	79,350 00	-	444,700 00
of Bank Stocks, (market value,) . . . . .	2,400 00	112,500 00	5,700 00	108,887 00	7,000 00
of Railroad Stocks, (market value,) . . . . .	-	-	-	-	-
of Railroad Bonds, (market value,) . . . . .	-	-	-	-	-
of Real Estate, (cash value,) . . . . .	20,000 00†	-	-	-	-
of Cash on hand and in bank, . . . . .	9,468 28	8,946 25	12,617 60	4,967 41	2,281 39
due from agents, . . . . .	1,792 48	5,147 85	13,967 17	2,539 87	1,959 46
loaned on mortgage of real estate, on collateral, . . . . .	206,050 00†	-	120,520 00	-	127,250 00
without collateral, . . . . .	-	-	33,000 00	-	38,100 00 <sup>f</sup>
of all other investments and debts due Company, of Premium Notes on risks terminated, . . . . .	8,964 13	4,827 00	19,067 89 <sup>d</sup>	-	5,054 14
of Borrowed Money, . . . . .	-	-	-	3,182 88	-
of Losses ascertained and unpaid, claimed and unpaid, . . . . .	-	-	-	5,211 44	-
reported, upon which the liability of the Company is not determined, . . . . .	-	11,480 00	6,412 00	-	12,949 62 <sup>g</sup>
of all other claims against the Company, . . . . .	5,120 00	-	2,750 00	-	-
of Cash received for premiums on fire risks, marine risks, . . . . .	53,428 21	52,088 26	155,187 69	25,736 59	155,191 19



	GOODHUE. (Fire.) New York.	HANOVER. (Fire.) New York.	HARTFORD. (Fire.) Hartford, Conn.	HOME. (Fire and Marine.) New York.	HOME. (Fire.) New Haven, Ct.
Amount of Capital actually paid in,	\$200,000 00	\$400,000 00	\$1,000,000 00	\$2,000,000 00	\$500,000 00
Number of Shares, . . . . .	2,000	8,000	10,000	20,000	5,000
Par value of each share, . . . . .	\$100 00	\$50 00	\$100 00	\$100 00	\$100 00
Amount of Fire Risks outstanding, . . . . .	8,352,881 47	13,450,615 01	71,173,839 00	134,522,917 33	23,278,604 31
of Marine Risks outstanding, . . . . .				1,331,988 00	
Total amount of outstanding risks, . . . . .	8,352,881 47	13,450,615 01	71,173,839 00	135,854,905 33	23,278,604 31
Amount of United States Stocks and Treasury Notes, of State Stocks, . . . . .	102,800 00	297,480 00	102,100 00	1,343,340 00	326,930 00
of Bank Stocks, (market value,) . . . . .		5,600 00	694,562 00	287,600 00	12,580 00
of Railroad Stocks, (market value,) . . . . .			29,000 00	108,350 00	75,189 00
of Railroad Bonds, (market value,) . . . . .			39,000 00		
of Real Estate, (cash value,) . . . . .	13,947 65	5,920 64	18,000 00	48,180 00	54,000 00 <sup>p</sup>
of Cash on hand and in bank, . . . . .	2,561 98	20,340 69	19,033 59	81,233 40	18,663 69 <sup>q</sup>
due from agents, . . . . .	115,000 00	2,228 97	134,621 54	204,507 88 <sup>g</sup>	51,000 00
loaned on mortgage of real estate, on collateral, . . . . .	20,200 00	131,550 00	965 00	1,007,842 50	30,450 00
without collateral, . . . . .		7,100 00	1,658 64	233,122 50 <sup>h</sup>	6,677 54 <sup>r</sup>
of all other investments and debts due Company, of Premium Notes on risks terminated, of Borrowed Money, . . . . .	109,435 58 <sup>s</sup> 2,858 79 <sup>t</sup>	26,886 64 <sup>a</sup>	46,380 10 <sup>e</sup>	226,211 74 62,773 17 <sup>i</sup>	384 00 89,472 17 <sup>s</sup> 2,704 28
of Losses ascertained and unpaid, claimed and unpaid, . . . . .	15,700 00				
reported, upon which the liability of the Company is not determined, of all other claims against the Company, . . . . .	4,000 00	4,500 00	84,028 50	53,652 23	10,872 46
of Cash received for premiums on fire risks, marine risks, . . . . .	71,831 04	107,569 12	743,350 99	1,479,153 69	389,384 53
		343 63 <sup>b</sup>		299,661 33	30,456 47 <sup>b</sup>



	HOPE. (Fire.) Providence, R. I.	HOWARD. (Fire.) New York.	INDEMNITY. (Fire.) New York.	INTERNATIONAL (Fire.) New York.	LEVING. (Fire.) New York.
Amount of Capital actually paid in,	\$150,000 00	\$800,000 00	\$150,000 00	\$1,000,000 00	\$200,000 00
Number of Shares, . . . . .	3,000	6,000	1,500	10,000	8,000
Par value of each share, . . . . .	\$50 00	\$50 00	\$100 00	\$100 00	\$25 00
Amount of Fire Risks outstanding, of Marine Risks outstanding,	4,829,091 71	15,979,451 83	5,870,538 47	25,549,765 44	9,879,236 48
Total amount of outstanding risks, . . . . .	4,829,091 71	15,979,451 83	5,870,538 47	25,549,765 44	9,879,236 48
Amount of United States Stocks and Treasury Notes, of State Stocks, . . . . .	10,000 00	120,825 00	108,500 00	970,680 00	141,955 00
of Bank Stocks, (market value,) . . . . .	158,062 50	41,250 00	-	-	5,250 00
of Railroad Stocks, (market value,) . . . . .	-	-	-	-	-
of Railroad Bonds, (market value,) . . . . .	-	60,000 00 <sup>a</sup>	-	-	-
of Real Estate, (cash value,) . . . . .	6,872 18	9,160 04	743 22	24,290 28	12,747 00
of Cash on hand and in bank, . . . . .	1,811 00	913 58	59 09	-	-
loaned on mortgage of real estate, on collateral, . . . . .	-	101,440 00 <sup>b</sup>	77,500 00	18,500 00	98,900 00
without collateral, . . . . .	-	9,500 00	550 00	147,050 00	6,450 00
of all other investments and debts due Company, of Premium Notes on risks terminated,	4,223 39 <sup>*</sup>	113,827 92 <sup>c</sup>	5,968 08 <sup>f</sup>	-	4,958 60 <sup>m</sup>
of Borrowed Money, . . . . .	17,000 00 <sup>†</sup>	-	3,400 00	-	-
of Losses ascertained and unpaid, claimed and unpaid, . . . . .	9,931 03	1,650 00	-	20,933 45 <sup>k</sup>	5,500 00
reported, upon which the liability of the Company is not determined,	-	-	-	9,500 00	4,600 00
of all other claims against the Company, . . . . .	6,000 00	5,855 00	6,400 00 <sup>g</sup>	5,000 00	4,265 00
of Cash received for premiums on fire risks, marine risks, . . . . .	204 00 <sup>†</sup>	585 00	3,240 00 <sup>h</sup>	1,959 75	3,500 00
	67,500 50	110,567 50	41,564 75	219,417 66	94,703 99
	-	845 75 <sup>d</sup>	-	-	-

Amount of Notes received for premiums on fire risks, marine risks,									
of Cash received for interest,	—	—	—	—	—	—	—	—	—
of Income from all other sources,	\$12,207 69	\$20,848 48	\$12,291 36	\$69,536 71	\$19,102 86	—	—	—	—
of Fire Losses paid the last year,	—	—	—	532 62	7,980 65	—	—	—	—
of Marine Losses paid the last year,	68,499 01	87,605 15	15,764 38	70,655 52	68,085 41	—	—	—	—
of Dividends paid the last year,	—	—	—	—	—	—	—	—	—
of Expenses of office,	8,865 00	50,273 00	15,000 00	—	10,000 00	—	—	—	—
of other Expenditures,	4,181 68	14,639 17	12,417 81	12,710 12	33,989 94 <sup>n</sup>	—	—	—	—
of Cash received for fire risks not terminated,	9,677 94 <sup>  </sup>	11,579 44	3,151 23 <sup>i</sup>	70,682 32	—	—	—	—	—
required to re-insure all outstanding risks,	58,164 06	96,562 08	39,448 10	168,882 40	80,000 00	—	—	—	—
of Premium Notes on risks not terminated,	23,265 62 <sup>s</sup>	50,000 00 <sup>e</sup>	15,779 20 <sup>g</sup>	75,997 08 <sup>l</sup>	32,000 00 <sup>g</sup>	—	—	—	—
of Delinquent Notes not charged to profit and loss,	—	—	—	—	—	—	—	—	—
Highest rate of interest received,	12 per cent.	7 per cent.	7 per cent.	7 per cent.	7 $\frac{1}{2}$ per cent.	—	—	—	—
paid on money borrowed,	6 per cent.	6 per cent.	7 per cent.	—	—	—	—	—	—
Number of Shares of Capital Stock pledged to the Com- pany,	—	—	—	—	—	—	—	—	—
Balance to credit of profit and loss account,	—	—	—	—	—	—	—	—	—
to debit of profit and loss account,	—	—	—	—	—	—	—	—	—
Number of shares of Capital Stock owned by the Com- pany, or not subscribed for,	—	—	—	—	—	—	—	—	—
Amount of capital consisting of Stockholders' Notes,	—	—	—	—	—	—	—	—	—
	—	162,576 64	5,954 17	1,135,489 08	58,083 79	—	—	—	—

\* Accrued interest, \$8,422.89; other assets, \$800.  
† Borrowed \$12,000 on pledge of Bank of Commerce stock; \$5,000 on pledge of National Bank stock.  
‡ Taxes, interest, commissions and re-insurance.  
§ Estimate of the Company at 40 per cent.  
|| Taxes, interest, commissions and re-insurance.  
a No 66 Wall Street, New York.  
b All first liens.  
c Including unpaid premiums, \$1,202.92; interest accrued and not due, \$9,000.  
d Inland.  
e Estimate of the Company at about 52 per cent.  
f Unpaid premiums \$4,725.88; interest accrued but not due, \$1,242.20.  
g Resided.  
h Since paid.  
i Estimate of the Company at about 45 per cent.  
j Taxes of 1863.  
k Including commissions on premiums and all national and State taxes.  
l Unpaid premiums and accrued interest.



	LAMAR. (Fire and Inland.) New York.	LIVERPOOL AND LONDON & GLOBE (Fire.) Branch Office, N. Y.	LORILLARD. (Fire.) New York.	MANHATTAN. (Fire.) New York.	MARKET. (Fire.) New York.
Amount of Capital actually paid in,	\$300,000 00	\$2,000,000 00	\$500,000 00	\$500,000 00	\$200,000 00
Number of shares, . . . . .	3,000	100,000	20,000	5,000	2,000
Par value of each share, . . . . .	\$100 00	\$20	\$25 00	\$100 00	\$100 00
Amount of Fire Risks outstanding, . . . . .	8,259,733 00	68,431,367 00	33,034,181 65	30,000,000 00	24,701,194 00
of Marine Risks outstanding, . . . . .	114,016 00*	-	-	-	-
Total amount of outstanding risks, . . . . .	8,373,749 00	68,431,367 00	33,034,181 65	30,000,000 00	24,701,194 00
Amount of United States Stocks and Treasury Notes, of State Stocks, . . . . .	112,670 00	237,000 00	150,500 00	337,450 00	125,876 00
of Bank Stocks, (market value,) . . . . .	21,000 00	-	-	-	5,000 00
of Railroad Stocks, (market value,) . . . . .	-	-	-	-	-
of Railroad Bonds, (market value,) . . . . .	-	-	-	-	-
of Real Estate, (cash value,) . . . . .	-	245,099 28	601 12	-	8,564 46
of Cash on hand and in bank, . . . . .	4,444 02	126,808 38	10,469 24	20,270 26	11,094 05
due from agents, . . . . .	7,061 99†	70,365 42	26,699 46	-	11,898 07‡
loaned on mortgages of real estate, on collateral, . . . . .	214,350 00†	689,300 00	421,000 00	195,175 00	182,372 00
without collateral, . . . . .	4,700 00	-	52,200 00	240,225 00	86,080 00
of all other investments and debts due Company, of Premium Notes on risks terminated, . . . . .	14,085 48§ 495 10	84,760 00	93,583 27	57,421 91	180,876 00
of Borrowed Money, . . . . .	-	-	-	-	-
of Losses ascertained and unpaid, claimed and unpaid, . . . . .	-	70,098 08c	23,589 00	-	-
reported, upon which the liability of the Company is not determined, . . . . .	-	16,500 00d	3,000 00	-	-
of all other claims against the Company, . . . . .	8,200 00	-	-	45,794 30	-
of Cash received for premiums on fire risks, marine risks, . . . . .	122,660 47 28,020 25*	1,139,808 26	841,974 75	237 50k 642,783 41	202,344 48

Amount of Notes received for premiums on fire risks, marine risks,									
of Cash received for interest,	\$3,892 50*	-	-	-	-	-	-	-	-
of Income from all other sources,	27,487 02	\$59,675 93	-	-	-	-	-	-	\$22,477 03
of Fire Losses paid the last year,	14,422 78†	53,699 67	-	-	\$56,725 89	-	-	-	6,613 20
of Marine Losses paid the last year,	106,750 06	682,557 46	-	-	151,589 19	-	-	-	86,184 64
of Dividends paid the last year,	10,668 31	-	-	-	-	-	-	-	-
of Expenses of office,	30,000 00	40 per cent. <sup>e</sup>	-	-	55,000 00	-	-	-	27,000 00
of other Expenditures,	16,827 98	200,311 64 <sup>b</sup>	-	-	23,586 45	-	-	-	27,160 44
of Cash received for fire risks not terminated,	9,700 71 <sup>a</sup>	-	-	-	108,232 67	-	-	-	17,723 56
required to re-insure all outstanding risks,	59,162 63	879,987 14	-	-	242,070 42	-	-	-	20,600 56 <sup>m</sup>
of Premium Notes on risks not terminated,	29,581 32	331,994 86 <sup>f</sup>	-	-	121,035 21	-	-	-	153,000 00
of Delinquent Notes not charged to profit and loss,	8,892 50	-	-	-	-	-	-	-	70,000 00 <sup>n</sup>
Highest rate of interest received,	495 10	775 00	-	-	-	-	-	-	-
paid on money borrowed,	7 $\frac{1}{2}$ per cent.	10 per cent.	-	-	7 per cent.	-	-	-	7 per cent.
Number of shares of Capital Stock pledged to the Company,	-	-	-	-	-	-	-	-	-
Balance to credit of profit and loss account,	-	-	-	-	-	-	-	-	-
to debit of profit and loss account,	73,095 99	-	-	-	60,292 38	-	-	-	173,920 98
Number of shares of Capital Stock owned by the Company, or not subscribed for,	-	-	-	-	-	-	-	-	-
Amount of capital consisting of Stockholders' Notes,	-	8,000 00 <sup>g</sup>	-	-	-	-	-	-	-

\* Inland.

† First lien; mostly brick dwellings in New York and Brooklyn.

‡ Including premiums in course of collection, and accrued interest.

§ In the United States only.

|| In course of settlement.

^ Estimated by the Company at about 40 per cent.

A Including New York City stocks, \$80,200; accrued interest, \$13,238.37.

h Unpaid dividends.

i The estimate of the Company at 46 per cent.

† And in course of transmission, (mostly received before November 15, 1864.)

‡ Good stocks as security.

§ Including United States and State taxes.

|| In suit.

^ In England.

g Which are at 400 per cent. premium.

h Including unpaid premiums, \$10,360.35; interest accrued, \$23,571.56.

i Two years' City and County taxes included; last year's not paid until December.

o Estimated.

	MERCHANTS'. (Fire.) Hartford, Conn.	MERCHANTS'. (Fire and Marine.) Providence, R. I.	MERCANTILE. (Fire.) New York.	METROPOLITAN. (Fire and Marine.) New York.
Amount of Capital actually paid in,	\$200,000 00	\$200,000 00	\$200,000 00	\$300,000 00
Number of shares,	2,000	4,000	4,000	3,000
Par value of each share,	\$100 00	\$50 00	\$50 00	\$100 00
Amount of Fire Risks outstanding,	14,392,624 00	4,471,413 00	8,551,775 13	43,168,447 00
of Marine Risks outstanding,	-	121,284 00	-	6,536,694 00
Total amount of outstanding risks,	14,392,624 00	4,592,697 00	8,551,775 13	49,703,141 00
Amount of U. S. Stocks and Treasury Notes,	31,600 00	47,812 50	93,875 98	133,700 00
of State Stocks,	24,500 00	-	-	-
of Bank Stocks, (market value,)	111,077 00	208,100 00	-	-
of Railroad Stocks, (market value,)	-	-	-	-
of Railroad Bonds, (market value,)	-	-	-	-
of Real Estate, (cash value,)	10,000 00	-	-	-
of Cash on hand and in bank,	9,296 36	1,650 06	5,546 46	44,133 15
due from agents,	9,642 69	3,609 53	9 50	46,224 50
loaned on mortgage of real estate,	53,900 00	-	138,950 00	186,350 00
on collateral,	8,268 00	-	5,000 00	168,425 00
without collateral,	-	-	-	-
of all other investments and debts due Company,	9,140 47*	-	4,820 51†	177,464 25a
of Premium Notes on risks terminated,	-	1,536 00	-	-
of Borrowed Money,	-	-	-	-
of Losses ascertained and unpaid,	-	-	-	-
claimed and unpaid,	-	9,400 00	8,702 50	-
reported, upon which the liability of	-	-	-	-
the Company is not determined,	12,574 31	5,500 00	-	50,272 93
of all other claims against the Company,	200 00	-	-	-
of Cash received for premiums on fire risks,	142,126 65	51,801 38	64,370 06	422,827 98
marine risks,	-	14,855 08	-	264,600 07

Amount of Notes received for premiums on fire risks, marine risks,					
of Cash received for interest,	-	-	-	-	\$189,187 99
of Income from all other sources,	\$6,191 27	-	-	-	20,539 32
of Fire Losses paid the last year,	21,611 05	-	\$15,111 97	-	-
of Marine Losses paid the last year,	90,003 96	-	-	31,121 86	205,984 55
of Dividends paid the last year,	-	-	-	-	170,591 97
of Expenses of office,	24,000 00	-	10,000 00	-	35,000 00
of other Expenditures,	9,105 55	-	20,950 10	-	64,955 00
of Cash received for fire risks not terminated, required to re-insure all outstanding risks,	27,940 80	-	8,320 58	-	186,483 34
of Premium Notes on risks not terminated,	133,724 33	-	45,484 19	-	317,922 83
of Delinquent Notes not charged to profit and loss,	58,489 73†	-	18,193 67†	-	284,586 66b
Highest rate of interest received,	-	-	-	-	94,571 00
paid on money borrowed,	-	-	-	-	-
Number of Shares of Capital Stock pledged to the Com- pany,	-	18 per cent.	7 per cent.	-	7 $\frac{1}{16}$ per cent.
Balance to credit of profit and loss account,	-	-	-	-	-
to debit of profit and loss account,	93,881 48	-	24,697 02	-	238,640 49
Number of shares of Capital Stock owned by the Com- pany, or not subscribed for,	-	-	-	-	-
Amount of capital consisting of Stockholders' Notes,	-	-	-	-	-

<sup>a</sup> Hartford City Bonds, \$5,500; accrued interest, \$3,640.47.

<sup>†</sup> Accrued interest on bond and mortgage, \$3,682.08; outstanding premiums, \$1,187.42.

<sup>a</sup> New York City Volunteer Fund Stock, \$6,800; Binghamton, N. Y., Town Bonds, \$200; debts due the Company, \$170,464.26.

<sup>b</sup> Estimate of the Company at about 70 per cent.

<sup>†</sup> Estimate of the Company at 40 per cent.

<sup>‡</sup> Government taxes, &c.

<sup>c</sup> Estimate of the Company at about 55 per cent.

	NARRAGANSETT.* (Fire and Marine.) Providence, R. I.	NEW ENGLAND. (Fire.) Hartford, Conn.	NIAGARA. (Fire.) New York.	N. AMERICAN. (Fire.) New York.	N. AMERICAN. (Fire.) Hartford, Conn.
Amount of Capital actually paid in,	\$500,000 00†	\$200,000 00	\$500,000 00	\$500,000 00	\$300,000 00
Number of Shares, . . . . .	10,000	2,000	1,000	10,000	3,000
Par value of each share, . . . . .	\$50 00	\$100 00	\$50 00	\$50 00	\$100 00
Amount of Fire Risks outstanding, . . . . .	4,652,832 00	10,826,429 82	16,655,143 00	26,638,568 00	14,807,757 00
of Marine Risks outstanding, . . . . .	277,941 00	- - -	- - -	- - -	- - -
Total amount of outstanding risks, . . . . .	4,930,773 00	10,826,429 82	16,655,143 00	26,638,568 00	14,807,757 00
Amount of United States Stocks and Treasury Notes, of State Stocks, . . . . .	155,868 75	- - -	370,865 00	322,020 00	105,120 00
of Bank Stocks, (market value,) . . . . .	112,175 00	81,500 00	6,750 00	18,070 00	14,000 00
of Railroad Stocks, (market value,) . . . . .	- - -	- - -	- - -	25,400 00	189,371 00
of Railroad Bonds, (market value,) . . . . .	- - -	- - -	- - -	- - -	82,700 00
of Real Estate, (cash value,) . . . . .	6,568 78	- - -	- - -	- - -	- - -
of Cash on hand and in bank, . . . . .	3,055 01	4,085 09	12,501 18	5,999 54	11,673 55
due from agents, . . . . .	- - -	8,912 95	8,400 00	16,601 96	11,421 59
loaned on mortgage of real estate, on collateral, . . . . .	- - -	188,447 88	187,750 00	217,660 00	- - -
without collateral, . . . . .	- - -	17,500 00	9,000 00	32,400 00	6,885 00
of all other investments and debts due Company, of Premium Notes on risks terminated, . . . . .	20,750 00	17,411 94\$	16,344 49d	24,431 89g	1,226 05
of Borrowed Money, . . . . .	2,087 25	- - -	- - -	- - -	- - -
of Losses ascertained and unpaid, claimed and unpaid, . . . . .	1,920 79	- - -	- - -	- - -	- - -
reported, upon which the liability of the Company is not determined, . . . . .	6,056 50	5,528 00	2,200 00	1,000 00	6,592 07
of all other claims against the Company, . . . . .	1,500 00	7,596 91	3,000 00	2,500 00	- - -
of Cash received for premiums on fire risks, marine risks, . . . . .	44,888 79	- - -	682 50e	- - -	- - -
	14,354 84	125,682 85a	153,021 88	220,195 85	167,186 47



	NO. WESTERN.* (Fire and Inland.) Oswego, N. Y.	NORWICH. (Fire.) Norwich, Conn.	PARK. b (Fire.) New York.	PHENIX. (Fire.) Hartford, Conn.	PHENIX. (Fire and Marine.) Brooklyn, N. Y.
Amount of Capital actually paid in,	\$150,000 00	\$300,000 00	\$200,000 00	\$600,000 00	\$500,000 90
Number of Shares, . . . . .	3,000	6,000	2,000	6,000	10,000
Par value of each share, . . . . .	\$50 00	\$50 00	\$100 00	\$100 00	\$50 00
Amount of Fire Risks outstanding, . . . . .	10,079,685 02	10,443,091 00	28,595,479 90	82,701,383 00	25,000,000 00
of Marine Risks outstanding, . . . . .	407,401 00	-	-	-	3,000,000 00
Total amount of outstanding risks, . . . . .	10,487,086 02	10,443,091 00	23,595,479 90	82,701,383 00	28,000,000 00
Amount of United States Stocks and Treasury Notes, of State Stocks, . . . . .	2,500 00	144,550 00	139,696 00	107,942 50	304,372 27
of Bank Stocks, (market value,) . . . . .	-	60,000 00	-	163,000 00	11,265 00
of Railroad Stocks, (market value,) . . . . .	-	106,380 00	-	290,555 00	-
of Railroad Bonds, (market value,) . . . . .	-	52,560 00	-	-	-
of Real Estate, (cash value,) . . . . .	3,000 00	-	-	-	7,508 00
of Cash on hand and in bank, . . . . .	16,037 50	8,331 50	7,225 41	33,399 85	16,967 62
due from agents, . . . . .	24,327 78	18,657 35	9,672 30	58,974 60	21,666 05
loaned on mortgage of real estate, on collateral, . . . . .	6,097 42	-	86,500 00	45,750 00	179,328 04
without collateral, . . . . .	104,104 83	-	43,700 00	47,165 00	151,590 00
of all other investments and debts due Company, of Premium Notes on risks terminated, of Borrowed Money, . . . . .	7,500 00	-	-	17,425 00	-
of Losses ascertained and unpaid, claimed and unpaid, . . . . .	-	13,213 34†	19,810 47‡	96,590 41	67,641 04
reported, upon which the liability of the Company is not determined, of all other claims against the Company, . . . . .	77,211 02	-	-	-	20,000 00
of Cash received for premiums on fire risks, marine risks, . . . . .	7,046 22	-	-	-	-
	-	-	-	-	-
	8,948 80	2,000 00	9,000 00	9,603 75	-
	6,074 11	10,400 00	-	30,825 00	47,439 79
	5,040 49	-	-	830 00c	-
	129,851 83	185,924 08	170,597 11	534,812 41	368,560 73
	42,052 82	-	8,841 05	-	298,476 94





	PISCATAQUA.* (Fire and Marine.) South Berwick, Me.	Prest't and Directors of the Insura ice Co. (Fire and Marine.) Philadelphia, Pa.	PROVIDENCE WASHINGTON. (Fire.) Providence, R. I.	PUTNAM. (Fire.) Hartford, Conn.	RELIEF. (Fire.) New York.
Amount of Capital actually paid in,	\$200,000 00	\$500,000 00	\$200,000 00	\$500,000 00	\$200,000 00
Number of Shares, . . . . .	2,000	50,000	6,250	5,000	4,000
Par value of each share, . . . . .	\$100 00	\$10 00	\$32 00	\$100 00	\$50 00
Amount of Fire Risks outstanding, . . . . .	3,200,563 00	23,403,902 00	11,995,975 00	No policies iss'd.	13,000,000 00
of Marine Risks outstanding, . . . . .	540,773 00	5,378,377 00	-	-	-
Total amount of outstanding risks, . . . . .	3,741,336 00	28,782,339 00	11,995,975 00	-	13,000,000 00
Amount of United States Stocks and Treasury Notes, of State Stocks, . . . . .	53,552 00	338,000 00	41,400 00	-	42,850 00
of Bank Stocks, (market value,) . . . . .	-	115,000 00	-	-	-
of Railroad Stocks, (market value,) . . . . .	68,607 00	14,700 00	36,000 00	-	-
of Railroad Bonds, (market value,) . . . . .	40,197 00	28,280 00	-	-	-
of Real Estate, (cash value,) . . . . .	2,660 00	105,225 00	-	-	-
of Cash on hand and in bank, . . . . .	-	22,000 00	157,800 00a	12,500 00	11,500 00
loaned on mortgage of real estate, on collateral, . . . . .	8,100 54	63,507 17	10,473 26	79,606 52	8,661 71
without collateral, . . . . .	2,454 42	1,096 26	4,245 45	-	-
of all other investments and debts due Company, of Premium Notes on risks terminated, . . . . .	4,700 00	398,300 00	-	83,050 00	178,553 23
of Borrowed Money, . . . . .	12,100 00	70,150 00	-	193,600 00	71,600 00
of Losses ascertained and unpaid, claimed and unpaid, . . . . .	1,300 00†	-	-	-	-
reported, upon which the liability of the Company is not determined, . . . . .	12,593 00	226,110 87	112,000 00b	130,000 00g	25,646 87h
of all other claims against the Company, . . . . .	27,848 13	199,582 07§	-	-	-
of Cash received for premiums on fire risks, marine risks, . . . . .	-	-	10,000 00c	-	-
	-	-	28,100 00	-	7,250 00
	3,250 00	48,200 00	4,000 00	-	27,150 00
	5,979 96	4,000 00	2,000 00	-	-
	84,015 80	200,723 12	184,344 64	-	186,369 73
	4,179 92	518,508 51	-	-	-



	REPUBLIC. (Fire.) New York.	ROGER WILLIAMS, (Fire and Marine.) Providence, R. I.	ROYAL. (Fire.) Liverpool, England.
Amount of Capital actually paid in, . . . . .	\$300,000 00	\$100,000 00	\$285,165 0 0
Number of Shares, . . . . .	3,000	2,000	95,000
Par value of each share, . . . . .	\$100 00	\$50 00	8 0 0
Amount of Fire Risks outstanding, . . . . .	13,685,862 07	2,972,404 00	77,481,544 0 0
of Marine Risks outstanding, . . . . .	—	8,760 00	—
Total amount of outstanding risks, . . . . .	13,685,862 07	2,981,164 00	77,491,544 0 0
Amount of United States Stocks and Treasury Notes, of State Stocks, . . . . .	268,770 00	—	98,171 5 5
of Bank Stocks, (market value,) . . . . .	32,710 00	187,800 00	—
of Railroad Stocks, (market value,) . . . . .	—	—	158,660 13 2
of Railroad Bonds, (market value,) . . . . .	—	—	40,425 0 0
of Real Estate, (cash value,) . . . . .	—	—	128,914 13 9
of Cash on hand and in bank, . . . . .	6,632 86	2,742 18	80,857 18 8
due from agents, . . . . .	3,668 42	1,058 70	35,555 10 8
loaned on mortgage of real estate, on collateral, . . . . .	155,250 00	—	—
without collateral, . . . . .	47,800 00	—	86,404 14 4
of all other investments and debts due Company, of Premium Notes on risks terminated, of Borrowed Money, . . . . .	—	—	—
of Losses ascertained and unpaid, claimed and unpaid, . . . . .	10,500 00*	100 00	602,484 4 8
reported, upon which the liability of the Company is not determined, of all other claims against the Company, . . . . .	10,260 00	6,412 16	—
of Cash received for premiums on fire risks, marine risks, . . . . .	2,000 00	—	—
	—	7,500 00	15,808 13 8
	182,597 98	648 00†	25,034 16 9
	5,407 06	39,953 47	841,668 8 2
		2,898 57	—
			76,489 72
			121,168 66
			1,653,673 85



	SECURITY. (Fire and Marine.) New York.	STANDARD. (Fire and Inland.) New York.	ST. NICHOLAS. (Fire and Inland.) New York.	THAMES. (Fire.) Norwich, Conn.
Amount of Capital actually paid in,	\$1,000,000 00	\$200,000 00	\$150,000 00	\$200,000 00
Number of Shares,	20,000 00	4,000	6,000	2,000
Par value of each share,	\$50 00	\$50 00	\$25 00	\$100 00
Amount of Fire Risks outstanding,	50,575,097 84	11,865,448 15	17,108,022 00	4,554,414 00
of Marine Risks outstanding,	3,524,000 00*	351,600 00 <sup>f</sup>	61,100 00 <sup>m</sup>	-
Total amount of outstanding risks,	54,099,097 84	12,017,048 15	17,169,122 00	4,554,414 00
Amount of United States Stocks and Treasury Notes, of State Stocks,	384,578 75	120,118 75	95,980 00	25,580 00
of Bank Stocks, (market value,)	16,180 00	-	-	16,100 00
of Railroad Stocks, (market value,)	-	-	-	-
of Railroad Bonds, (market value,)	-	-	-	-
of Real Estate, (cash value,)	-	-	21,694 33	-
of Cash on hand and in bank,	107,122 62	4,314 91	7,547 64	54,373 57
due from agents,	15,543 68	1,271 00	8,934 58	4,063 27
loaned on mortgage of real estate,	303,400 00	99,500 00	38,050 00	74,350 00
on collateral,	348,050 00	42,700 00	5,274 61	38,838 95
without collateral,	-	-	-	197 66 <sup>k</sup>
of all other investments and debts due Company, of Premium Notes on risks terminated,	174,269 48 <sup>†</sup>	5,250 00 <sup>e</sup>	21,142 53 <sup>h</sup>	6,999 84 <sup>l</sup>
of Borrowed Money,	95,242 85	-	-	-
of Losses ascertained and unpaid, claimed and unpaid,	-	-	-	-
reported, upon which the liability of the Company is not determined,	-	1,000 00	-	-
of all other claims against the Company,	60,476 00 <sup>†</sup>	2,500 00	14,000 00	-
of Cash received for premiums on fire risks, marine risks,	485,748 88	117,683 67	98,372 96	214 00 <sup>n</sup>
	40,393 60	16,750 46 <sup>f</sup>	9,840 00 <sup>f</sup>	52,886 16

Amount of Notes received for premiums on fire risks, marine risks, . . . . .	\$90,413 82 <sup>  </sup>	-	-	-	-
of Cash received for interest, . . . . .	364,469 86 <sup>\$</sup>	\$1,049 75 <sup>f</sup>	-	-	-
of Income from all other sources, . . . . .	47,146 48	23,746 71	-	\$9,728 16 <sup>i</sup>	98,279 89
of Fire Losses paid the last year, . . . . .	-	-	-	650 00	-
of Marine Losses paid the last year, . . . . .	174,683 91	46,656 09	79,397 95	45,864 01	-
of Dividends paid the last year, . . . . .	299,136 02 <sup>  </sup>	19,322 45 <sup>f</sup>	5,000 00	-	-
of Expenses of office, . . . . .	67,500 00 <sup>a</sup>	20,000 00	-	-	-
of other Expenditures, . . . . .	46,264 45 <sup>b</sup>	12,450 00	17,692 24	-	3,858 81 <sup>c</sup>
of Cash received for fire risks not terminated, required to re-insure all outstanding risks, . . . . .	193,399 78 <sup>c</sup>	23,903 97	-	-	9,855 03 <sup>p</sup>
of Premium Notes on risks not terminated, . . . . .	253,700 00 <sup>d</sup>	77,686 99	74,800 00	55,000 00	22,000 00 <sup>g</sup>
of Delinquent Notes not charged to profit and loss, . . . . .	95,242 85	484 00	-	-	-
Highest rate of interest received, . . . . .	582 90	7 <sup>1</sup> / <sub>10</sub> per cent.	7 per cent.	-	7 <sup>1</sup> / <sub>10</sub> per cent.
Number of shares of Capital Stock pledged to the Com- pany, . . . . .	-	-	-	-	-
Balance to credit of profit and loss account, to debit of profit and loss account, . . . . .	350,135 44	80,711 97	48,623 69	-	19,354 77
Number of shares of Capital Stock owned by the Com- pany, or not subscribed for, . . . . .	-	-	-	-	-
Amount of capital consisting of Stockholders' Notes, . . . . .	-	-	-	-	-

<sup>a</sup> Including inland navig'n. <sup>†</sup> Including city and county bonds, \$92,655; interest accrued on investments, \$16,774, and other investments not detailed in the return, \$94,840.48.  
<sup>b</sup> Unadjusted losses. <sup>‡</sup> Including \$337,439, received in cash for premiums on inland marine risks.  
<sup>c</sup> Rents, salaries and all other expenses. <sup>§</sup> On capital of \$600,000.  
<sup>d</sup> Estimate of the Company. <sup>||</sup> Including \$337,439, received in cash for premiums on inland marine risks.  
<sup>e</sup> Including accrued interest, \$2,757.84; due the Company on judgments, \$17,084.09; other investments not detailed, \$1,300. <sup>¶</sup> Estimated by the Company at 40 per cent.  
<sup>f</sup> Including office furniture and library, \$646.81; accrued interest, \$5,454.09. <sup>‡</sup> Rents. <sup>§</sup> Estimated by the Company at 40 per cent.  
<sup>g</sup> Rent, \$204; printing, \$10. <sup>m</sup> Adjusted, but not due.  
<sup>p</sup> Commissioners, \$4,823.31; postage \$213.28; United States revenue, \$697.94; taxes, \$439.49; agents' expenses, \$787.46; return premium, \$1,002.91; travelling expenses, \$553.34; legal expenses, \$76.30.

	TRADESMEN'S.* (Fire.) New York.	WASHINGTON. (Fire and Inland.) New York.	YONKERS AND NEW YORK.d (Fire.) Yonkers.	MORRIS, (Fire and Inland.) New York.
Amount of Capital actually paid in,				
Number of Shares, . . . . .	\$150,000 00	\$400,000 00	\$500,000 00	\$200,000 00
Par value of each share, . . . . .	6,000	8,000	5,000	2,000
Amount of Fire Risks outstanding, . .	\$25 00	\$50 00	\$100 00	\$100 00
of Marine Risks outstanding, . . . .	13,789,021 00	19,692,915 00	8,000,000 00	12,906,598 00
Total amount of outstanding risks, . .	- - -	- - -	- - -	- - -
Amount of United States Stocks and Treasury Notes, of State Stocks, . . . . .	13,789,021 00	19,692,915 00	8,000,000 00	12,906,598 00
of Bank Stocks, (market value,) . . .	52,105 00	253,863 75	259,125 00	100,000 00
of Railroad Stocks, (market value,) . .	3,984 37	11,802 50	- - -	- - -
of Railroad Bonds, (market value,) . .	- - -	- - -	- - -	- - -
of Real Estate, (cash value,) . . . .	- - -	- - -	- - -	- - -
of Cash on hand and in bank, . . . .	- - -	83,117 38	- - -	- - -
due from agents, . . . . .	5,596 86	10,614 98	51,988 73	17,557 86
loaned on mortgage of real estate, on collateral, . . . . .	122,550 00	3,108 19	- - -	22,414 17
without collateral, . . . . .	6,500 00	108,745 50	181,900 00	- - -
of all other investments and debts due Company, of Premium Notes on risks terminated, . .	- - -	177,766 21	103,100 00	122,800 00
of Borrowed Money, . . . . .	8,260 00	22,386 98\$	8,296 00	68,639 19
of Losses ascertained and unpaid, claimed and unpaid, . . . . .	- - -	286 96	- - -	- - -
reported, upon which the liability of the Company is not determined, . . .	- - -	- - -	- - -	- - -
of all other claims against the Company, . .	2,700 00	17,273 00	- - -	- - -
of Cash received for premiums on fire risks, marine risks, . . . . .	- - -	2,326 00	11,000 00	13,270 00
	73,902 96	8,200 00a	- - -	32 75
	- - -	296,549 88	92,599 07	88,391 76
	- - -	- - -	- - -	- - -

Amount of Notes received for premiums on fire risks, marine risks, . . .	-	-	-	-	-
of Cash received for interest, . . .	-	-	-	-	-
of Income from all other sources, . . .	\$14,808 71	-	\$30,633 89	\$15,804 30	-
of Fire Losses paid the last year, . . .	-	-	2,573 82	-	-
of Marine Losses paid the last year, . . .	88,925 25	-	62,442 64 <sup>1</sup>	22,270 95	\$7,409 15
of Dividends paid the last year, . . .	-	-	-	-	-
of Expenses of office, . . .	7,500 00	-	105,184 00 <sup>b</sup>	20,000 00	-
of other Expenditures, . . .	23,001 28 <sup>1</sup>	-	34,263 53	4,847 19	15,116 86
of Cash received for fire risks not terminated, required to re-insure all outstanding risks, . . .	67,431 74	-	129,331 52 <sup>1</sup>	29,779 86	-
of Premium Notes on risks not terminated, . . .	82,207 02 <sup>1</sup>	-	51,732 60 <sup>c</sup>	70,000 00 <sup>c</sup>	-
of Delinquent Notes not charged to profit and loss, . . .	-	-	-	85,000 00 <sup>c</sup>	-
Highest rate of interest received, . . .	7 per cent.	-	7 <sup>1</sup> / <sub>2</sub> per cent.	7 per cent.	7 per cent.
paid on money borrowed, . . .	-	-	-	-	-
Number of shares of Capital Stock pledged to the Company, . . .	-	-	10 shares.	-	-
Balance to credit of profit and loss account, . . .	16,180 41	-	85,539 94	-	-
to debit of profit and loss account, . . .	-	-	-	-	-
Number of shares of Capital Stock owned by the Company, or not subscribed for, . . .	-	-	-	-	-
Amount of capital consisting of Stockholders' Notes, . . .	-	-	-	-	-

\* This Company was admitted to do business in Massachusetts, December 1, 1864.

† Estimated by the Company at about 4 <sup>1</sup>/<sub>2</sub> per cent.

‡ Including unpaid premiums.

§ Estimated by the Company at 40 per cent.

|| Estimated.

† Including taxes and stamps.

‡ Including inland navigation risks.

§ Scrip, \$49,184; cash, \$56,000.

|| This Company was admitted to do business in Massachusetts, November 24, 1864.

¶ This Company was admitted to do business in Massachusetts, October 12, 1864.



## A G G R E G A T E.

Amount of Capital actually paid in, . . . . .	\$28,930,198 60
of Fire Risks outstanding, . . . . .	1,769,703,087 65
of Marine Risks outstanding, . . . . .	22,759,278 00
Total amount of outstanding risks, . . . . .	1,792,462,315 65
Amount of United States Stocks and Treasury Notes, . . . . .	12,832,921 67
of State Stocks, . . . . .	1,507,157 50
of Bank Stocks, . . . . .	4,629,141 87
of Railroad Stocks, . . . . .	1,177,202 57
of Railroad Bonds, . . . . .	993,000 00
of Real Estate, (cash value,) . . . . .	1,451,320 88
of Cash on hand and in bank, . . . . .	1,466,536 71
due from agents, . . . . .	1,275,126 60
loaned on mortgage of real estate, . . . . .	9,008,613 58
on collateral, . . . . .	3,728,935 66
without collateral, . . . . .	51,896 94
of all other investments and debts due Company, . . . . .	6,042,748 52
of Premium Notes on risks terminated, . . . . .	429,999 82
of Borrowed Money, . . . . .	54,444 39
of Losses ascertained and unpaid, . . . . .	28,933 45
claimed and unpaid, . . . . .	430,426 05
reported, upon which the liability of the Company is not determined, . . . . .	991,608 77
of all other claims against the Company, . . . . .	220,180 18
of Cash received for premiums on fire risks, . . . . .	16,957,447 99
marine risks, . . . . .	1,647,408 10
of Notes received for premiums on fire risks, . . . . .	90,413 32
marine risks, . . . . .	847,096 30
of Cash received for interest, . . . . .	2,214,320 77
of Income from all other sources, . . . . .	330,915 55
of Fire Losses paid the last year, . . . . .	8,575,012 34
of Marine Losses paid the last year, . . . . .	1,420,485 25
of Dividends paid the last year, . . . . .	2,669,336 13
of Expenses of office, . . . . .	2,149,396 25
of other Expenditures, . . . . .	2,903,511 41
of Cash received for fire risks not terminated, . . . . .	13,273,207 19
required to re-insure all outstanding risks, . . . . .	6,480,019 85
of Premium Notes on risks not terminated, . . . . .	452,208 55
of Delinquent Notes not charged to profit and loss, . . . . .	10,088 49
Highest rate of interest received, . . . . .	18 per cent.
paid on money borrowed, . . . . .	7 per cent.
Number of shares of Capital Stock pledged to the Com- pany, . . . . .	624 shares.
Balance to credit of profit and loss account, . . . . .	5,709,486 43
to debit of profit and loss account, . . . . .	142,191 90
Number of shares of Capital Stock owned by the Com- pany, or not subscribed for, . . . . .	12,955 shares.
Amount of Capital consisting of Stockholders' Notes, . . . . .	227,625 00

## REMARKS.

### ADRIATIC FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, November 23, 1858.]

**WILLIAM A. SEAVER, President.**

**Secretary, FRANK W. LEWIS.**

**General Agent, R. S. S. ANDROS, 41 State Street, Boston.**

#### United States Stocks owned by the Company:—

	Par value.	Market val.
Certificates of Indebtedness, one year, . . .	\$61,000	\$61,000

#### Assets of the Company, November 1, 1864:—

United States stocks, (market value,) . . .	\$61,000 00	
Cash on hand, . . . . .	26,829 09	
Loaned on mortgage of real estate, . . .	127,533 74	
Loaned on collateral, . . . . .	27,500 00	
Interest accrued on mortgages, not yet due, .	3,607 96	
Interest accrued on government securities and loan, . . . . .	5,648 33	
Premium due and unpaid, . . . . .	3,765 35	
City loan, . . . . .	63,000 00	
	<hr/>	\$318,884 47

#### Liabilities:—

Losses reported, upon which the liability of the Company is not determined, . . . . .	\$7,500 00	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	34,920 04	
	<hr/>	42,420 04

\$276,464 43

Paid-up capital, . . . . .	\$300,000 00
Net assets, . . . . .	276,464 43

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Balance against the Company, . . . \$23,535 57

### ÆTNA FIRE INSURANCE COMPANY, NEW YORK.\*

[Incorporated, March 31, 1824.]

**JACOB BROWNER, President.**

**Secretary, LIVINGSTON SATTERLEE.**

**General Agent, THOMAS H. NEWELL, 10 State Street, Boston.**

#### United States Treasury Notes owned by the Company:—

	Par value.	Market value.
United States Bonds, . . . . .	\$50,000	\$52,500

\* Withdrawn from the State, January 12, 1865.

Assets of the Company, November 1, 1864 :—		
United States Bonds, (market value,) . . . . .	\$52,500 00	
Cash on hand, . . . . .	2,532 74	
Due for uncollected premiums, . . . . .	2,170 40	
Loaned on mortgage of real estate, . . . . .	139,200 00	
Loaned on collateral, . . . . .	45,993 81	
Loaned without collateral, . . . . .	200 00	
Other investments, . . . . .	52,500 00	
Cash deposited in United States Trust Co., . . . . .	5,000 00	
Amount due the Company for interest, . . . . .	5,146 33	
	<hr/>	\$305,243 28
Liabilities :—		
Losses claimed and unpaid, . . . . .	\$16,100 00	
Losses reported, upon which the liability of the Company is not determined, . . . . .	10,300 00	
Other claims, . . . . .	562 50	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	29,862 50	
	<hr/>	56,325 00
		<hr/>
		\$248,918 28
Deduct paid-up capital, . . . . .		200,000 00
		<hr/>
Balance of surplus, . . . . .		\$48,918 28

### ÆTNA INSURANCE COMPANY, HARTFORD, CONNECTICUT.

[Incorporated, 1819.]

THOMAS A. ALEXANDER, *President.*      *Secretary,* LUCIUS J. HENDRE.  
*General Agent,* A. H. BULLOCK, *Worcester.*

United States Stocks owned by the Company :—		
	Par value.	Market val.
United States Bonds, 1871 to 1874, 5 per ct., . . . . .	\$196,000	\$196,000
“ “ Bonds, 1881, 6 per cent., . . . . .	182,500	194,818½
“ “ Bonds, $\frac{5}{8}$ %, 6 per cent., . . . . .	233,800	237,307
“ “ Certificates of Indebt., 6 per ct., . . . . .	4,000	3,860
	<hr/>	<hr/>
	\$616,300	\$631,985½
State Stocks :—		
Connecticut State stock, 6 per cent., . . . . .	\$170,000	\$173,400
Rhode Island State stock, 6 per cent., . . . . .	50,000	50,000
Ohio State stock, 6 per cent., . . . . .	100,000	107,000
Kentucky State stock, 6 per cent., . . . . .	10,000	11,000
Michigan State stock, 6 per cent., . . . . .	25,000	25,090
New Jersey State stock, 6 per cent., . . . . .	15,000	15,000
Indiana State stock, 2½ per cent., . . . . .	76,000	50,920
New York State stock, 6 per cent., . . . . .	81,000	85,340
Connecticut State scrip, 6 per cent., . . . . .	100,000	101,900
	<hr/>	<hr/>
	\$577,000	\$589,560

## Bank Stocks:—

		Par value per share.	Par value.	Market value per share.	Market value.
50 shares	Citizens' B'k, Waterbury, Ct.,	\$100	\$5,000	\$100	\$5,000
50	" Stafford B'k, Stafford Springs,	100	5,000	100	5,000
36	" Eagle B'k, Providence, R. I.,	50	1,800	50	1,800
200	" Revere Bank, Boston, . .	100	20,000	108	21,600
100	" First National Bank, Boston, .	100	10,000	115	11,500
200	" Bank State of Missouri, St. Louis, Mo., . . . .	100	20,000	85	17,000
100	" Merchants' B'k, St. Louis, Mo.,	100	10,000	85	8,500
200	" Mechanics' B'k, St. Louis, Mo.,	100	20,000	80	16,000
400	" Farmers' and Mechanics' Bank, Philadelphia, . . . .	50	20,000	70	28,000
500	" Hartford Bank, Hartford, Ct.,	100	50,000	140	70,000
440	" Farmers' and Mechanics' Bank, Hartford, Ct., . . . .	100	44,000	118	51,920
300	" Phenix Bank, Hartford, Ct., .	100	30,000	116	34,800
250	" State Bank, Hartford, Ct., .	100	25,000	132	33,000
150	" Conn. River Banking Co., Hartford, Ct., . . . .	50	7,500	80	12,000
140	" Aetna Bank, Hartford, Ct., .	100	14,000	103	14,420
100	" Bank of Hartford Co., Hart- ford, Ct., . . . .	50	5,000	57	5,700
200	" City Bank, Hartford, Ct., .	100	20,000	111	22,200
100	" First Nat'l Bank, Hart'rd, Ct.,	100	10,000	122	12,200
200	" Nat'l Exchange Bank, Hart- ford, Ct., . . . .	50	10,000	54	10,800
100	" Charter Oak National Bank, Hartford, Ct., . . . .	100	10,000	102	10,200
400	" American Exchange Bank, N. York, . . . .	100	40,000	118	47,200
300	" Bank of America, New York,	100	30,000	138	41,400
800	" Broadway Bank, New York, .	25	20,000	45	36,000
800	" Butchers' and Drovers' Bank, New York, . . . .	25	20,000	31½	25,000
100	" Hanover Bank, New York, .	100	10,000	104	10,400
100	" City Bank, New York, . .	100	10,000	155	15,500
200	" Bank of Commerce, N. York,	100	20,000	105	21,000
100	" Bank of the Commonwealth, New York, . . . .	100	10,000	101	10,100
800	" Importers' and Traders' Bank, New York, . . . .	100	30,000	103	30,900
100	" Mercantile Bank, New York,	100	10,000	135	13,500
200	" Market Bank, New York, .	100	20,000	102	20,400
1,200	" Mechanics' Bank, New York,	25	30,000	28	33,600

*Amounts carried forward . . .* \$587,300 \$696,640

	Par value per share.	Par value.	Market value per share.	Market value.
<i>Amounts brought forward,</i>		\$587,800		\$696,640
200 shares Merchants' Exchange Bank, New York,	50	10,000	50	10,000
400 " Metropolitan Bank, N. York,	100	40,000	115	46,000
820 " Merchants' Bank, New York,	50	41,000	56	45,920
400 " Bank of the Manhattan Co., New York,	50	20,000	69	27,600
300 " Nassau Bank, New York,	100	30,000	106	31,800
200 " North River Bank, New York,	50	10,000	52½	10,500
300 " Bank of New York, N. York,	100	30,000	112	33,600
200 " Bank of N. America, N. York,	100	20,000	105	21,000
200 " B'k of the Republic, N. York,	100	20,000	100	20,000
400 " Ocean Bank, New York,	50	20,000	47	18,800
400 " People's Bank, New York,	25	10,000	26½	10,500
500 " Phenix Bank, New York,	20	10,000	21	10,500
400 " Union Bank, New York,	50	20,000	57½	23,000
		<u>\$868,300</u>		<u>\$1,005,860</u>
Railroad Stocks :—				
600 shares Hartford & New Haven R. R.,	\$100	\$60,000	\$220	\$132,000
300 " Connecticut River Railroad,	100	30,000	106	31,800
107 " Boston and Worcester R. R.,	100	10,700	144	15,408
		<u>\$100,700</u>		<u>\$179,208</u>
Railroad Bonds :—				
Mortgage Bonds, 8 per ct., semi-ann. int.,		\$10,000		\$12,500
" " 7 per ct., semi-ann. int.,		219,500		226,025
" " 6 per ct., semi-ann. int.,		131,000		139,700
		<u>\$360,500</u>		<u>\$378,225</u>
Other investments :—				
150 shares N. York Life Ins. & Trust Co.,	\$100	\$15,000	\$200	\$30,000
100 " United States Trust Co.,	100	10,000	190	19,000
Wayne County, Michigan Bonds, 7 per ct.,		25,000		25,000
Rochester City bonds, 7 per cent.,		25,000		27,500
Brooklyn City Water bonds, 6 per cent.,		25,000		28,250
Jersey City Water bonds, 6 per cent.,		50,000		56,000
Hartford City bonds, 6 per cent.,		38,000		40,660
Hartford City scrip, 6 per cent.,		21,000		21,750
Hartford Town bonds, 6 per cent.,		60,000		66,000
New York City stock, 6 per cent.,		75,000		81,000
Atlantic Dock bonds, 7 per cent.,		20,000		22,000
Atlantic Mutual Insurance Co.'s scrip, 1863 and 1864,		23,410		22,940
50 shares Connecticut River Company,		5,000		1,000
		<u>\$392,410</u>		<u>\$441,100</u>

## Assets of the Company, November 1, 1864:—

United States stocks, (market value,) . . . . .	\$631,985 00
State stocks, (market value,) . . . . .	569,560 00
Bank stocks, (market value,) . . . . .	1,005,860 00
Railroad stocks, (market value,) . . . . .	179,208 00
Railroad bonds, (market value,) . . . . .	378,225 00
Other investments, (market value,) . . . . .	441,100 00
Cash value of real estate, . . . . .	76,056 57
Cash on hand, . . . . .	28,631 61
Due from agents, . . . . .	155,780 26
	<hr/> \$3,466,406 44

## Liabilities:—

Losses claimed and unpaid, . . . . .	\$4,088 61
Losses reported, upon which the liability of the Company is not determined, . . . . .	91,199 81
Other claims, . . . . .	200 00
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	780,174 03
	<hr/> 875,662 45

	\$2,590,743 99
Deduct paid-up capital, . . . . .	2,250,000 00
	<hr/>

Balance of surplus, . . . . .	\$340,743 99
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## ALBANY CITY FIRE INSURANCE COMPANY, ALBANY, N. Y.

[Incorporated, 1860.]

WILLIAM TILLINGHAST, *President.**Secretary, JOHN H. RICE.**General Agent, JOSEPH H. WARD, 68 State Street.*

## United States Stocks owned by the Company:—

	Par value.	Market val.
United States $\frac{1}{2}$ 6 per cent. Bonds and int., . . . . .	\$12,500	\$13,125
“ “ 6 per cent., 1881, Bonds, and int., . . . . .	32,500	35,750
“ “ $\frac{1}{8}$ Bonds, . . . . .	10,000	10,000
	<hr/> \$55,000	<hr/> \$58,875

## Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
50 shares Union Bank, Albany, . . . . .	\$100	\$5,000	\$102	\$5,100
55 “ Third National Bank, Chicago, . . . . .	100	5,500	105	5,775
		<hr/> \$10,500		<hr/> \$10,875

## Railroad Bonds:—

Potsdam and Watertown R. R. Bonds, 7 per cent., . . . . .	\$10,000	\$10,800
New York Central R. R., 6 per cent., . . . . .	7,000	7,840
	<u>\$17,000</u>	<u>\$18,640</u>

## Assets of the Company, November 1, 1864:—

United States stocks, (market value,) . . . . .	\$58,875 00	
Bank stocks, (market value,) . . . . .	10,875 00	
Railroad bonds, (market value,) . . . . .	18,640 00	
Cash on hand, . . . . .	20,053 80	
Due from agents, . . . . .	10,970 90	
Loaned on mortgage of real estate, and accrued interest to date, . . . . .	143,435 96	
Loaned on collateral, . . . . .	5,220 00	
Other investments, . . . . .	1,888 00	
	<u></u>	<u>\$269,958 46</u>

## Liabilities:—

Losses reported, upon which the liability of the Company is not determined, . . . . .	\$19,650 00	
Other claims, . . . . .	200 00	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	72,754 72	
	<u></u>	<u>92,604 72</u>
		<u>\$177,353 74</u>

Paid-up capital, . . . . .	\$200,000 00
Net assets, . . . . .	177,353 74

Balance against the Company, . . . . . \$22,646 26

## AMERICAN INSURANCE COMPANY, PROVIDENCE, R. I.

[Incorporated, May, 1881.]

HALSEY DE WOLF, *President.*

*Secretary,* WALKER HUMPHREY.

*General Agent,* ARTHUR W. HOBART, No. 29 State Street, Boston.

## Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
1,340 shares American Bank, Providence,	\$50	\$67,000	\$54	\$72,860
24 " Arcade Bank, Providence, .	25	600	84	816
840 " Blackstone Canal B'k, Prov.,	25	21,000	26	21,840
600 " Commercial Bank, Prov., .	50	30,000	52½	31,500
366 " Eagle Bank, Providence, .	50	18,300	51	18,666
20 " Mechanics' Bank, Prov., .	50	1,000	50½	1,010
900 " Weybosset Bank, Prov., .	50	45,000	50	45,000
		<u>\$182,900</u>		<u>\$191,192</u>

**Assets of the Company, December 31, 1864 :—**

Bank stocks owned by the Company, . . .	\$191,192 00	
Cash on hand, . . . . .	5,947 57	
Due from agents, including unpaid premiums, . . .	7,495 25	
187 shares What Cheer Corporation, . . .	13,838 00	
Other investments, . . . . .	5,095 80	
Premium notes on risks terminated, . . .	2,306 62	
	<hr/>	\$225,875 25

**Liabilities :—**

Losses reported, upon which the liability of the Company is not determined, . . . . .	\$5,750 00	
Other claims, including unpaid dividends, . . .	3,185 00	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . .	29,943 53	
	<hr/>	38,878 53
		\$186,996 72
Deduct paid-up capital, . . . . .		150,000 00
		<hr/>
Balance of surplus, . . . . .		\$36,996 72

**ARCTIC FIRE INSURANCE COMPANY, NEW YORK.**

[Incorporated, July, 1858.]

**J. MILTON SMITH, President.****Secretary, VINCENT TILYOU.****General Agent, ARTHUR WILLIAM HOBART, 29 State Street, Boston.****United States Stocks owned by the Company :—**

	Par value.	Market value.
United States $\frac{1}{10}$ 6 per cent. Bonds, . . .	\$182,000	\$183,820 00
" " 6 per cent. Bonds, of 1881, . . .	68,000	72,760 00
" " Certificates of Indebtedness, . . .	100,000	104,575 59
	<hr/>	<hr/>
	\$300,000	\$310,655 59

**Assets of the Company, November 1, 1864 :—**

United States stocks, (market value,) . . .	\$310,655 59	
Real estate, . . . . .	8,307 83	
Cash on hand and deposited in St. Nicholas B'k, . . .	4,415 76	
Due from agents, . . . . .	20,000 00	
Loaned on mortgage of real estate, . . .	163,550 00	
Loaned on collateral, . . . . .	74,632 50	
Amount of all other assets, . . . . .	20,581 90	
	<hr/>	\$597,143 08

**Liabilities :—**

Losses reported, upon which the liability of the Company is not determined, . . . . .	\$7,661 00	
All other claims, . . . . .	3,232 50	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . .	92,523 34	
	<hr/>	103,416 84
		<hr/>
		\$493,726 24



Paid-up capital, . . . . .	\$500,000 00
Net assets, . . . . .	493,726 24
Balance against the Company, . .	<u>\$6,273 76</u>

### ATLANTIC FIRE AND MARINE INSURANCE COMPANY, PROVIDENCE, R. I.

[Incorporated, May, 1852.]

S. MAURAN, *President.*

*Secretary,* JEREMIAH S. PARISH.

*General Agent,* GEORGE W. REED, No. 9 Old State House, Boston.

United States Stocks owned by the Company :—

	Par value.	Market val.
United States $\frac{1}{16}$ Bonds, . . . . .	\$20,000	\$20,400

Bank Stocks :—

	Par value per share.	Par value.	Market value per share.	Market value.
2,000 shares Bank of Commerce, Prov., .	\$50	\$100,000	\$51	\$102,000
500 " Globe Bank, Providence, .	50	25,000	51	25,500
400 " Continental Bank, Prov., .	50	20,000	51	20,400
150 " Northern Bank, Providence, .	100	15,000	102	15,300
400 " Lime Rock Bank, Prov., .	50	20,000	51	20,400
200 " Mechanics' and Manufactu- rers' Bank, Providence, .	50	10,000	50	10,000
101 " Merchants' B'k, Providence, .	50	5,050	50	5,050
200 " Fourth Nat'l B'k, New York, .	100	20,000	100	20,000
50 " Third Nat'l Bk, Chicago, Ill., .	100	5,000	105	5,250
		<u>\$220,050</u>		<u>\$223,900</u>

Assets of the Company, November 1, 1864 :—

United States stocks, (market value,) . . . . .	\$20,400 00
Bank stocks, (market value,) . . . . .	223,900 00
Cash on hand, . . . . .	1,006 83
Due from agents, . . . . .	4,850 82
Loaned without collateral, . . . . .	457 00
Accrued interest, . . . . .	4,889 00
	<u>\$255,508 65</u>

Liabilities :—

Losses claimed and unpaid, . . . . .	\$10,174 50
Losses reported, upon which the liability of the Company is not determined, . . . . .	500 00
Unpaid dividends, . . . . .	3,668 00
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	<u>32,573 51</u>
	<u>46,916 01</u>
	\$208,587 64
Deduct paid-up capital, . . . . .	200,000 00
Balance of surplus, . . . . .	<u>\$8,587 64</u>

## ATLANTIC FIRE INSURANCE COMPANY, BROOKLYN, N. Y. '

[Incorporated, February 20, 1861.]

JOHN D. COCKS, *President.**Secretary,* HORATIO DORR.*General Agent,* OLIVER BREWSTER, No. 4 State Street, Boston.

## United States Stocks owned by the Company:—

	Par value.	Market val.
United States $\frac{5}{8}$ Bonds, . . . . .	\$110,000	\$111,100
" " Certificates of Indebtedness, . . . . .	70,000	66,500
" " Bonds of 1881, . . . . .	80,000	84,000
	<hr/>	<hr/>
	\$160,000	\$261,600

## Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
60 shares Atlantic Bank, New York, . . . . .	\$75	\$4,500	\$75 $\frac{1}{2}$	\$4,545
250 " Phenix Bank, New York, . . . . .	20	5,000	21 $\frac{1}{2}$	5,400
50 " Importers' and Traders' Bank, New York, . . . . .	100	5,000	105	5,250
50 " Shoe & Leather Bank, N. Y., . . . . .	100	5,000	100	5,000
70 " Amer. Exchange Bank, N. Y., . . . . .	100	7,000	114 $\frac{1}{2}$	7,819
		<hr/>		<hr/>
		\$26,500		\$28,014

## Assets of the Company, November 1, 1864:—

United States stocks, (market value,) . . . . .	\$261,600 00
Bank stocks, (market value,) . . . . .	28,014 00
Cash value of real estate, . . . . .	553 59
Cash on hand, . . . . .	5,851 76
Due from agents, . . . . .	750 40
Loaned on mortgage of real estate, . . . . .	80,650 00
Loaned on collateral, . . . . .	28,100 00
	<hr/>
	\$400,519 75

## Liabilities:—

Losses reported, upon which the liability of the Company is not determined, . . . . .	\$9,873 42
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	54,698 56
	<hr/>
	64,571 98
	<hr/>
	\$335,947 77
Deduct paid-up capital, . . . . .	300,000 00
	<hr/>
Balance of surplus, . . . . .	\$35,947 77

## ASTOR FIRE INSURANCE COMPANY, NEW YORK.\*

[Incorporated, July 15, 1851.]

WILLIAM T. PINKNEY, *President.**Secretary, ROBERT D. HART.**General Agent, ALFRED K. HILLS, No. 4 Congress Street.*

## United States Stocks owned by the Company :—

	Par value.	Market value.
United States Bonds of 1881, . . . .	\$39,500	\$44,427½
" " ½ Bonds, . . . .	25,000	25,000
" " ¾ Bonds, . . . .	20,000	21,000
" " Certificates of Indebtedness, .	19,000	19,000
	<hr/> \$103,500	<hr/> \$109,427½

## Assets of the Company, November 1, 1864 :—

United States stocks, (market value,) . . . .	\$109,427 50
Cash on hand, . . . . .	11,497 85
Loaned on mortgage of real estate, . . . .	129,750 00
Loaned on collateral, . . . . .	28,875 00
	<hr/> \$279,550 35

## Liabilities :—

Losses claimed and unpaid, . . . . .	\$5,685 00
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . .	21,803 91
	<hr/> 27,488 91
	<hr/> \$252,061 44
Deduct paid-up capital, . . . . .	250,000 00
	<hr/> \$2,061 44

## BEEKMAN FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, September 6, 1853.]

BENJAMIN W. BENSON, *President.**Secretary, ELISHA H. CHESHIRE.**General Agent, ALFRED K. HILLS, No. 4 Congress Street, Boston.*

## United States Stocks owned by the Company :—

	Par value.	Market value.
United States ½ Bonds, . . . . .	\$26,000	\$26,000
" " 1 year Certificates, . . . .	16,000	16,000
	<hr/> \$42,000	<hr/> \$42,000

\* Admitted to do business in Massachusetts, January 11, 1865.

## Assets of the Company, November 1, 1864:—

United States stocks, (market value,) . . . . .	\$42,000 00	
Cash on hand, . . . . .	5,668 22	
Loaned on mortgage of real estate, . . . . .	173,290 00	
Loaned on collateral, . . . . .	26,000 00	
Unpaid premiums, . . . . .	5,889 57	
		<u>\$252,797 79</u>

## Liabilities:—

Losses reported, upon which the liability of the of the Company is not determined, . . . . .	\$5,639 87	
Unpaid dividends, . . . . .	578 25	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	27,971 55	
		<u>\$4,189 17</u>
		\$218,608 62
Deduct paid-up capital, . . . . .		200,000 00
		<u>\$18,608 62</u>

CHARTER OAK FIRE AND MARINE INSURANCE COMPANY,  
HARTFORD, CT.

[Incorporated, 1866.]

JOSEPH H. SPRAGUE, *President.**Secretary, JAMES GOODMAN.**General Agent, RANDOLPH E. LADD, Springfield, Mass.*

## United States Stocks owned by the Company:—

	Par value.	Market val.
United States $\frac{1}{2}$ Bonds, 6 per cent., . . . . .	\$50,000	\$53,500

## Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
150 shares Aetna Bank, Hartford, . . . . .	\$100	\$15,000	\$105	\$15,750
57 " City Bank, Hartford, . . . . .	100	5,700	112	6,384
100 " Hartford Co. Bank, Hartford, . . . . .	50	5,000	60	6,000
205 " Exchange Bank, Hartford, . . . . .	50	10,250	60	12,300
200 " Mercantile Bank, Hartford, . . . . .	100	20,000	90	18,000
121 " First Nat'l Bank, Hartford, . . . . .	100	12,100	125	15,125
11 " Phenix Bank, Hartford, . . . . .	100	1,100	115	1,265
5 " State Bank, Hartford, . . . . .	100	500	138	690
2 " Charter Oak Bank, Hartford, . . . . .	100	200	102	204
9 " Stafford Bank, Stafford, . . . . .	100	900	105	945
20 " State Bank, Milwaukee, Wis., . . . . .	50	1,000	60	1,200
		<u>\$71,700</u>		<u>\$77,863</u>

## Railroad Stocks:—

15 shares Hartford & New Haven R. R., \$100 .	\$1,500	\$225	\$3,375
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## Railroad Bonds :—

	Par value.	Market val.
25 Indiana Central Railroad bonds, . . . . .	\$25,000	\$27,500
10 Jeffersonville Railroad bonds, . . . . .	10,000	11,000
30 Cleveland and Pittsburg R. R. bonds, . . . . .	30,000	33,000
20 St. Louis, Alton and Terre Haute R. R. bonds, . . . . .	20,000	21,000
	<hr/> \$85,000	<hr/> \$92,500

## Assets of the Company, November 1, 1864 :—

United States stocks, (market value,) . . . . .	\$53,500 00	
Bank stocks, (market value,) . . . . .	77,863 00	
Railroad stocks, (market value,) . . . . .	3,375 00	
Railroad bonds, (market value,) . . . . .	92,500 00	
Cash value of real estate, . . . . .	448 82	
Cash on hand, . . . . .	3,906 20	
Due from agents, . . . . .	19,007 15	
Loaned on mortgage of real estate, . . . . .	80,425 46	
Loaned on collateral, . . . . .	25,600 00	
Loaned without collateral, . . . . .	1,300 00	
Other investments, including accrued interest, . . . . .	3,728 25	
	<hr/>	\$361,653 88

## Liabilities :—

Losses claimed and unpaid, . . . . .	\$8,700 00	
Losses reported, upon which the liability of the Company is not determined, . . . . .	5,500 00	
Amount required to re-insure all outstanding riaks, estimated at 50 per cent., . . . . .	71,553 11	
	<hr/>	85,753 11
		<hr/> \$275,900 77
Paid-up capital, . . . . .	\$300,000 00	
Net assets, . . . . .	275,900 77	
Balance against the Company, . . . . .	<hr/> \$24,099 23	

## CITY FIRE INSURANCE COMPANY, NEW HAVEN, CONN.

(Incorporated, 1850—Commenced business, April, 1855.)

WELLS SOUTHWORTH, *President.**Secretary, JOHN FIELD.**General Agent, HENRY A. BROWN, No. 39 State Street, Boston.*

## United States and State Stocks owned by the Company :—

	Par value.	Market val.
United States $\frac{1}{8}$ Bonds, . . . . .	\$76,000	\$76,760
“ “ Certificates of Indebtedness, . . . . .	20,000	19,000
	<hr/> \$96,000	<hr/> \$95,760

**Bank Stocks:—**

	Par value per share.	Par value.	Market value per share.	Market value.
440 shares Second National Bank, New Haven, Conn., . . . .	\$100	\$44,000	\$114	\$50,160
194 " Tradesman's B'k, New Haven, Conn., . . . .	100	19,400	115	22,310
105 " Quinnipiac B'k, New Haven, Conn., . . . .	100	10,500	108	11,340
100 " Merchants' B'k, New Haven, Conn., . . . .	50	5,000	50	5,000
8 " New Haven Bank, New Haven, Conn., . . . .	100	800	180	1,040
20 " City B'k, New Haven, Conn., . . . .	100	2,000	110	2,200
5 " Bridgeport City B'k, Bridgeport, Conn., . . . .	100	500	110	550
8 " Fairfield County Bank, Norwalk, Conn., . . . .	100	800	112	896
50 " First National Bank, Boston, . . . .	100	5,000	112	5,600
5 " Agawam Bank, Springfield, . . . .	100	500	110	550
		<u>\$98,500</u>		<u>\$99,646</u>

**Railroad Stocks:—**

335 shares New Haven and Northampton Railroad, . . . .	\$100	\$33,500	\$60	\$20,100
100 " Western Railroad, . . . .	100	10,000	150	15,000
80 " Boston and Worcester R. R., . . . .	100	8,000	144	11,520
40 " Connecticut River R. R., . . . .	100	4,000	107	4,280
		<u>\$55,500</u>		<u>\$50,900</u>

**Railroad Bonds:—**

2 bonds New Haven and Northampton R. R., . . . .	\$1,000		\$2,200
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**Other Investments:—**

100 shares New Haven Water Company, . . . .	\$5,000	\$4,500
45 " New Haven Gas-Light Company, . . . .	1,125	1,575
Railroad Bridge Company bond, . . . .	1,000	1,000
1 bond City of Dubuque, . . . .	500	300
	<u>\$7,625</u>	<u>\$7,375</u>

**Assets of the Company, November 1, 1864:—**

United States stocks, (market value,) . . . .	\$95,760 00
Bank stocks, (market value,) . . . .	99,646 00
Railroad stocks, (market value,) . . . .	50,900 00
Railroad bonds, (market value,) . . . .	2,200 00
Other investments, . . . .	7,375 00
Cash value of real estate, . . . .	600 00
Cash on hand, . . . .	8,502 61
<i>Amount carried forward,</i> . . . .	<u>\$264,983 61</u>

<i>Amount brought forward,</i>		\$264,983 61	
Due from agents,		1,000 00	
Loaned on mortgage of real estate,		36,865 00	
Loaned on collateral,		11,240 00	
Loaned without collateral,		7,874 73	
Accrued interest,		1,897 80	
			\$323,860 64
<b>Liabilities:—</b>			
Losses claimed and unpaid,		\$5,650 00	
Losses reported, upon which the liability of the Company is not determined,		8,165 00	
All other claims against the Company,		200 00	
Amount required to re-insure all outstanding risks, estimated at 50 per cent.,		53,491 04	
			67,506 04
			\$255,854 60
Deduct paid-up capital,			200,000 00
Balance of surplus,			\$55,854 60

## CITY FIRE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated, May, 1847.]

WILLIAM E. BAKER, *President.**Secretary,* GEORGE W. LESTER.*General Agent,* JAMES D. KENT, No. 6 Congress Street, Boston.

## United States Stocks owned by the Company:—

	Par value.	Market val.
United States 6 per cent. Coupon Bonds, 1881,	\$10,000	\$10,650
“ “ $\frac{1}{2}$ Bonds, 1882,	20,000	10,200
“ “ $\frac{1}{2}$ Notes, .	8,000	8,640
	\$38,000	\$29,490

## State Stocks:—

15 Connecticut State bonds,	\$15,000	\$15,225
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## Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
100 shares Park Bank, New York, .	\$100	\$10,000	\$140	\$14,000
100 “ Continental Bank, New York,	100	10,000	100	10,000
100 “ Metropolitan Bank, New York,	100	10,000	115	11,500
100 “ Importers' and Traders' Bank, New York, .	100	10,000	107	10,700
50 “ Bank of Republic, New York,	100	5,000	101	5,050
100 “ Market Bank, New York, .	100	10,000	103	10,300
<i>Amounts carried forward,</i>		\$55,000		\$61,550

	Par value per share.	Par value.	Market value per share.	Market value.
<i>Amounts brought forward,</i>		\$55,000		\$61,550
100 shares Shoe & Leather B'k, N. York,	\$100	10,000	\$100	10,000
100 " Merchants' Bank, New York,	50	5,000	56	5,600
50 " Bank of Commerce, Boston,	100	5,000	102	5,100
65 " Hide and Leather B'k, Boston,	100	6,500	110	7,150
100 " Safety Fund Bank, Boston,	100	10,000	115	11,500
100 " Revere Bank, Boston,	100	10,000	110	11,000
104 " Mercantile B'k, Hartford, Ct.,	100	10,400	86	8,944
100 " Charter Oak National Bank, Hartford, Ct.,	100	10,000	102½	10,250
50 " Phenix Bank, Hartford, Ct.,	100	5,000	117	5,850
50 " Aetna Bank, Hartford, Ct.,	100	5,000	103½	5,175
50 " First National Bank, of Hart- ford, Ct.,	100	5,000	125	6,250
25 " City Bank, Hartford,	100	2,500	112	2,800
170 " B'k of Hartford County, Hart- ford, Ct.,	50	8,500	57½	9,775
150 " National Exchange B'k, Hart- ford,	50	7,500	55½	8,250
50 " Hartford Bank, Hartford, Ct.,	100	5,000	142½	7,125
		<u>\$160,400</u>		<u>\$176,319</u>

## Railroad Bonds:—

	Par value.	Market val.
10 Indiana Central Railroad bonds,	\$10,000	\$10,000
4 Hartford and New Haven Railroad bonds,	4,000	4,320
34 Chicago and Northwestern R. R. bonds, (1st mortgage,)	30,000	29,200
5 Hartford, Providence and Fishkill,	5,000	5,000
	<u>\$49,000</u>	<u>\$48,520</u>

## Other Investments:—

	Par value.	Market value.
5 Brooklyn City water bonds,	\$5,000	\$5,650
9 Hartford City bonds,	9,000	9,900
1 bond City of Peoria, Ill.,	1,000	1,000
	<u>\$15,000</u>	<u>\$16,550</u>

## Assets of the Company, November 1, 1864:—

United States stocks, (market value,)	\$29,490 00
State stocks, (market value,)	15,225 00
Bank stocks, (market value,)	176,319 00
Railroad bonds,	48,520 00
Other investments,	20,645 87
Cash on hand,	8,787 18
Due from agents,	17,995 89
Loaned on mortgage of real estate,	46,189 44
Loaned on collateral,	51,031 00
<i>Amount carried forward,</i>	<u>\$409,230 88</u>



<i>Amount of Assets brought forward,</i>		\$409,230 38
<b>Liabilities :—</b>		
Losses claimed and unpaid,	\$1,719 75	
Losses reported, upon which the liability of the Company is not determined, including \$2,100 resisted,	14,780 00	
Amount required to re-insure all outstanding risks, estimated at 50 per cent.,	85,424 28	
		<u>101,924 08</u>
		\$307,278 35
Deduct paid-up capital,		250,000 00
		<u>57,278 35</u>
Balance of surplus,		\$57,278 35

### CITIZENS' MUTUAL FIRE INSURANCE COMPANY, NEW YORK.\*

[Incorporated, April, 1886.]

**JAMES McLEAN, President.**

*Secretary, EDWARD A. WALTON.*

*General Agent, I. F. DOBSON, 46 State Street, Boston.*

#### United States Stocks owned by the Company :—

	Par value.	Market val.
United States Certificates of Indebtedness,	\$100,000	\$98,331 27

#### Bank Stocks :—

	Par value per share.	Par value.	Market value. per share.	Market value.
800 shares Broadway Bank, New York,	\$25	\$20,000	\$45	\$36,000
600 " Citizens' Bank, New York, .	25	15,000	27½	16,500
		<u>\$35,000</u>		<u>\$52,500</u>

#### Assets of the Company, November 1, 1884 :—

United States stocks, (market value,)	\$98,331 27
Bank stocks, (market value,)	52,500 00
Real estate,	11,890 21
Cash on hand,	32,236 41
Due from agents, includ'g all unpaid premiums,	9,084 51
Loaned on mortgage of real estate,	156,500 00
Loaned on collateral,	205,590 00
Interest due and unpaid,	80 63
Interest accrued,	12,500 00
<i>Amount carried forward,</i>	<u>\$578,718 08</u>

\* Admitted to do business in Massachusetts, November 18, 1884.

<i>Amount of Assets brought forward</i> . . . . .	\$578,713 08	
<b>Liabilities:—</b>		
Losses claimed and unpaid, . . . . .	\$14,925 00	
Losses reported, upon which the liability of the Company is not determined, . . . . .	13,000 00	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	82,719 05	
		<u>110,644 05</u>
		\$468,068 98
Deduct paid-up capital, . . . . .	300,000 00	
Balance of surplus, . . . . .		<u>\$168,068 98</u>

## COLUMBIA FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, March 28, 1863.]

TIMOTHY G. CHURCHILL, *President.**Secretary, EDWARD KEMEYS.**General Agent, C. G. C. PLUMMER, 2 Union Building, State Street.*

## United States Stocks owned by the Company:—

	Par value.	Market val.
United States one year Certificates, . . . . .	\$13,750	\$13,062½
“ “ $\frac{5}{8}$ Bonds, . . . . .	55,500	56,055
“ “ $\frac{1}{2}$ Bonds, . . . . .	87,500	85,625
	<u>\$106,750</u>	<u>\$104,742½</u>

## Assets of the Company, November 1, 1864:—

United States stocks, (market value,) . . . . .	\$104,742 50	
Cash on hand, . . . . .	8,146 99	
Due from agents, . . . . .	3,495 43	
Loaned on mortgage of real estate, . . . . .	314,000 00	
Loaned on collateral, . . . . .	118,380 15	
Accrued interest, . . . . .	7,140 57	
		<u>\$555,905 64</u>

## Liabilities:—

Losses reported, upon which the liability of the Company is not determined, . . . . .	\$20,000 00	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	52,214 50	
		<u>72,214 50</u>
		\$488,691 14
Paid-up capital, . . . . .	\$500,000 00	
Net assets, . . . . .	488,691 14	
Balance against the Company, . . . . .	<u>\$16,308 86</u>	

## COMMERCE INSURANCE COMPANY, ALBANY, N. Y.\*

[Incorporated, June 1, 1859.]

ADAM VAN ALLEN, *President.**Secretary*, GARRET H. VAN ALLEN.*General Agent*, WILLIAM S. DENNY, *Worcester.*

## United States Stocks owned by the Company :—

	Par value.	Market val.
United States Bonds of 1881, . . . .	\$15,000	\$16,050
“ “ $\frac{1}{2}$ Bonds, . . . .	35,000	35,700
“ “ 1 yr. Certificate of Indebtedness, . . . .	21,000	20,580
	<hr/> \$71,000	<hr/> \$72,330

## Assets of the Company, November 1, 1864 :—

United States stocks, (market value,) . . . .	\$72,330 00	
Cash on hand, . . . . .	18,749 38	
Due from agents, . . . . .	4,534 42	
Loaned on mortgage of real estate, . . . .	188,520 00	
Loaned on collateral, . . . . .	9,100 00	
Loaned without collateral, . . . . .	15,000 00	
Other investments, . . . . .	5,830 45	
	<hr/>	\$264,064 25

## Liabilities :—

Losses reported, upon which the liability of the Company is not determined, . . . .	\$3,997 00	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . .	27,348 69	
	<hr/>	31,345 69
		<hr/> \$232,718 56
Deduct paid-up capital, . . . . .		200,000 00
		<hr/> \$32,718 56

## CONNECTICUT FIRE INSURANCE COMPANY, HARTFORD, CT.

[Incorporated, 1850.]

BENJAMIN W. GREENE, *President.**Secretary*, JOHN B. ELDRIDGE.*General Agents*, ARTHUR B. MERRILL, *No. 27 State Street, Boston.*

## United States Stocks owned by the Company :—

	Par value.	Market val.
United States $\frac{1}{2}$ Bonds, . . . . .	\$17,000	\$17,170
State Stocks :—		
Connecticut State bonds, 6 per cent., . . . .	\$15,000	\$15,300

\* Admitted to do business in Massachusetts, September 20, 1864.

## Bank Stocks :—

	Par value per share.	Par value.	Market value per share.	Market value.
100 shares Hartford Bank, Hartford,	\$100	\$10,000	\$140	\$14,000
200 " Farmers' and Mechanics' B'k, Hartford, . . . . .	100	20,000	120	24,000
100 " City Bank, Hartford, . . . . .	100	10,000	112	11,200
100 " Aetna Bank, Hartford, . . . . .	100	10,000	104	10,400
115 " Phenix Bank, Hartford, . . . . .	100	11,500	120	13,800
60 " Charter Oak National Bank, Hartford, . . . . .	100	6,000	107	6,420
100 " Ocean Bank, New York, . . . . .	50	5,000	48	4,800
50 " St. Nicholas Bank, New York, . . . . .	100	5,000	100	5,000
50 " Park Bank, New York, . . . . .	100	5,000	140	7,000
50 " Metropolitan Bank, New York, . . . . .	100	5,000	115	5,750
50 " Nassau Bank, New York, . . . . .	100	5,000	108	5,400
50 " Continental Bank, New York, . . . . .	100	5,000	100	5,000
50 " American Exchange B'k, New York, . . . . .	100	5,000	118	5,900
250 " Phenix Bank, New York, . . . . .	20	5,000	21	5,250
50 " National Hide and Leather Bank, Boston, . . . . .	100	5,000	110	5,500
		<u>\$112,000</u>		<u>\$129,420</u>

## Railroad Stocks :—

53 shares Hartford and N. Haven R. R.,	\$100	\$5,300	\$225	\$14,175
111 " Bellefontaine and Ind. R. R. . . . .	50	6,950	50	6,950
		<u>\$12,250</u>		<u>\$21,125</u>

## Railroad Bonds :—

12 Chicago and Galena Railroad bonds, . . . . .	\$12,000	\$13,200
13 Michigan Southern and Northern Indiana Railroad bonds, . . . . .	18,000	14,040
12 Cleveland, Painesville and Ashtabula Railroad bonds, . . . . .	6,000	6,900
	<u>\$31,000</u>	<u>\$34,144</u>

## Other Investments :—

10 bonds City of Hartford, . . . . .	\$10,000	\$10,600
5 " City of Brooklyn, (N. Y.), . . . . .	5,000	5,500
10 " Atlantic Dock Co., Brooklyn, N. Y., . . . . .	10,000	11,000
Sundry notes and accounts, . . . . .	-	4,850
	<u>\$25,000</u>	<u>\$31,950</u>

## Assets of the Company, November 1, 1864 :—

United States stocks, (market value,) . . . . .	\$17,170 00
State stocks, (market value,) . . . . .	15,300 00
Bank stocks, (market value,) . . . . .	129,420 00
<i>Amount carried forward,</i> . . . . .	<u>\$161,890 00</u>

<i>Amount of Assets brought forward,</i>	\$161,890 00
Railroad stocks, (market value,) . . . . .	21,125 00
Railroad bonds, (market value,) . . . . .	34,140 00
Other investments, (market value,) . . . . .	31,950 00
Cash on hand, . . . . .	9,564 84
Due from agents, . . . . .	4,200 00
	<hr/> \$262,869 84

**Liabilities:—**

Losses reported, upon which the liability of the Company is not determined, . . . . .	\$2,500 00
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	28,867 93
	<hr/> 31,367 93
	<hr/> \$231,501 91
Deduct paid-up capital, . . . . .	200,000 00
	<hr/> \$31,501 91

**CONTINENTAL INSURANCE COMPANY, NEW YORK.**

(Incorporated, January, 1868.)

**GEORGE T. HOPE, President.****Secretary, H. H. LAMPORT.****General Agent, HENRY A. BROWN, No. 39 State Street, Boston.****United States Stocks owned by the Company:—**

	Par value.	Market val.
United States Regist'd Bonds, 6 per cent, 1881,	\$60,000	\$60,000 00
" " $\frac{1}{2}$ 6 per cent, Bonds, . . . . .	200,000	200,000 00
" " 6 per cent. Certificates of Indebtedness, including accrued int,	141,000	138,120 32
	<hr/> \$401,000	<hr/> \$398,120 32

**Bank Stocks:—**

	Par value per share.	Par value.	Market value per share.	Market value.
200 shares American Exchange B'k, N. Y., \$100	\$100	\$20,000	\$123 $\frac{1}{2}$	\$25,750
50 " Bank of America, New York, . . . . .	100	5,000	116	5,750
50 " Bank of North America, N. Y., . . . . .	100	5,000	100	5,000
200 " Broadway Bank, New York, . . . . .	25	5,000	35	7,000
50 " Importers' and Traders' Bank, New York, . . . . .	100	5,000	100	5,000
200 " National Bank, New York, . . . . .	50	10,000	50	10,000
100 " Nassau Bank, New York, . . . . .	100	10,000	100	10,000
100 " Merchants' Bank, New York, . . . . .	50	5,000	50	5,000
50 " Mercantile Bank, New York, . . . . .	100	5,000	120	6,000
100 " Metropolitan Bank, New York, . . . . .	100	10,000	105	10,500
100 " St. Nicholas Bank, New York, . . . . .	100	10,000	100	10,000
100 " Union Bank, New York, . . . . .	50	5,000	52 $\frac{1}{2}$	5,250
		<hr/> \$95,000		<hr/> \$105,250

## Railroad Bonds:—

10 New York Central Railroad bonds, 6 per cent.,	\$10,000	\$10,600
10 New York and Erie Railroad bonds, 7 per cent., (3d mortgage,) . . . . .	10,000	11,000
	<hr/>	<hr/>
	\$20,000	\$21,600

## Other Investments:—

County of New York revenue bonds, 5 per cent., . . . . .	\$20,000 00
New York Central Park bond, 5 per cent., . . . . .	950 00
New York Fire Indemnity, 5 per cent. . . . .	1,425 00
Interest accrued on loans since the last date of payment, . . . . .	18,000 00
Premiums unpaid, . . . . .	9,997 40
Rents due, . . . . .	2,170 80
	<hr/>
	\$47,543 28

## Assets of the Company, November 1, 1864:—

United States stocks, (market value,) . . . . .	\$398,120 32
Bank stocks, (market value,) . . . . .	105,250 00
Railroad bonds, (market value,) . . . . .	21,600 00
Other investments, . . . . .	47,528 27
Cash value of real estate, . . . . .	92,000 00
Cash on hand, . . . . .	65,483 82
Loaned on mortgage of real estate, . . . . .	431,650 00
Loaned on collateral, . . . . .	187,750 00
	<hr/>
	\$1,849,377 21

## Liabilities:—

Losses claimed and unpaid, . . . . .	\$6,870 00
Losses reported, upon which the liability of the Company is not determined, . . . . .	9,500 00
Other claims against the Company, . . . . .	44,157 24
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	167,500 00
	<hr/>
	228,027 24
	<hr/>
	\$1,121,349 97
Deduct paid-up capital, . . . . .	500,000 00
	<hr/>
Balance of surplus, . . . . .	\$621,349 97

## CROTON FIRE INSURANCE COMPANY, NEW YORK.\*

[Incorporated, July, 1868.]

ANDREW WESSON, *President.**Secretary, J. M. TOMPKINS.**General Agent, LORENZO BURGE, 49 Merchants' Exchange.*

## United States Stocks owned by the Company :—

	Market value.	Par value.
United States Certificates of Indebtedness, .	\$100,000	\$96,000
“ “ 6 per cent. Bonds of 1881, .	50,000	54,000
	<u>\$150,000</u>	<u>\$150,000</u>

## Assets of the Company, November 1, 1864 :—

United States stocks, (market value,) . .	\$150,000 00	
Cash on hand, . . . . .	5,514 31	
Due from agents, . . . . .	3,259 83	
Loaned on mortgage of real estate, . . .	14,000 00	
Loaned on collateral, . . . . .	98,400 00	
Other investments, . . . . .	2,000 00	
	<u>          </u>	\$278,174 14

## Liabilities :—

Losses claimed and unpaid, . . . . .	\$9,997 98	
Office rent, one quarter, . . . . .	875 00	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . .	45,632 81	
	<u>          </u>	56,505 79
		<u>\$216,668 35</u>
Deduct paid-up capital, . . . . .		200,000 00
Balance of surplus, . . . . .		<u>\$16,668 35</u>

## DIRIGO INSURANCE COMPANY, PORTLAND, MAINE.†

[Incorporated, April 4, 1866—Commenced business, May 1, 1864.]

A. K. SHURTLEFF, *President.**Secretary, JEREMIAH DOW.**General Agent, JAMES D. KENT, No. 6 Congress Street.*

## United States Stocks owned by the Company :—

	Par value.	Market value.
United States $\frac{1}{8}$ Bonds, . . . . .	\$9,500	\$9,300
“ “ $\frac{1}{10}$ Bonds, . . . . .	30,800	32,648
“ “ 6 per cent. Bonds of 1881, . . .	6,500	7,280
“ “ Certificates of Indebtedness, . .	2,000	1,990
	<u>\$48,800</u>	<u>\$51,218</u>

\* Admitted to do business in Massachusetts, June 27, 1864.

† Admitted to do business in Massachusetts, December 17, 1864.

## State Stocks:—

	Par value.	Market val.
State of Maine Bonds, . . . . .	\$22,500	\$22,275

## Bank Stocks:—

First National Bank, Portland, . . . . .	\$19,500	\$19,890
Bank of Cumberland, Portland, . . . . .	2,000	2,000
Mechanics' Bank, Portland, . . . . .	1,000	950
Manufacturers' and Traders' Bank, Portland, . . . . .	2,500	2,600
Canal Bank, Portland, . . . . .	4,400	4,620
Casco Bank, Portland, . . . . .	2,500	2,625
	<hr/> \$31,900	<hr/> \$32,685

## Other investments:—

Androscoggin County Bonds, . . . . .	\$4,000	\$4,000
Providence City Bonds, . . . . .	2,000	2,000
Portland City Bonds, . . . . .	80,500	80,805
Bangor City Bonds, . . . . .	3,000	2,970
Augusta City Bonds, . . . . .	500	485
Bath City Bonds, . . . . .	1,000	990
	<hr/> \$41,000	<hr/> \$41,260

## Assets of the Company, November 1, 1864:—

United States stocks, (market value,) . . . . .	\$51,218 00	
State stocks, (market value,) . . . . .	22,275 00	
Bank stocks, . . . . .	82,685 00	
Other investments, . . . . .	41,260 00	
Cash on hand, . . . . .	4,074 49	
Loaned on mortgage of real estate, . . . . .	55,800 00	
	<hr/>	\$207,312 49

## Liabilities:—

Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	3,128 72
	<hr/> \$204,183 77
Deduct paid-up capital, . . . . .	200,000 00
	<hr/> \$4,183 77

## ENTERPRISE INSURANCE COMPANY, PHILADELPHIA, PA.\*

[Incorporated, April 9, 1856.]

THOMAS H. MONTGOMERY, *President.**Secretary, CHARLES FOSTER.**General Agent, GEO. E. FOSTER, 4 Merchants' Exchange, Boston.*

## United States Stocks owned by the Company:—

	Par value.	Market val.
United States $\frac{5}{8}$ Bonds, . . . . .	\$5,000 00	\$5,050 00
" " Certificates of Indebtedness, . . . . .	58,000 00	55,585 00
" " Quartermaster's Vouchers, . . . . .	15,051 04	14,298 49
	<hr/> \$78,051 04	<hr/> \$74,933 49

\* Admitted to do business in Massachusetts, August 27, 1864.



## Bank Stocks :—

	Par value per share.	Par value.	Market value per share.	Market value.
50 shares Girard Bank, Philadelphia, .	\$40	\$2,000	\$48	\$2,400

## Other Investments :—

Philadelphia 6 per cent. Loan, . . .		\$4,000		\$4,080 00
10 shares Enterprise Ins. Co.'s stock, . . .		500		590 00
Office furniture, . . . . .				810 82
Interest accrued, but not due, . . . . .				3,258 21
Due and unpaid, . . . . .				285 00
				<u>\$8,964 13</u>

## Assets of the Company, November 1, 1864 :—

United States stocks, (market value,) . . .	\$74,933 49	
Bank stocks, (market value,) . . . . .	2,400 00	
Other investments, (market value,) . . . . .	8,964 13	
Real Estate, . . . . .	10,000 00	
Cash on hand and in bank, . . . . .	9,468 28	
Due from agents and others, . . . . .	1,792 48	
Leased on mortgage of real estate, . . . . .	198,650 00	
Ground rents on real estate, . . . . .	7,400 00	
	<u>\$313,608 38</u>	

## Liabilities :—

Losses reported, upon which the liability of the Company is not determined, . . . . .	\$5,120 00	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	16,673 85	
	<u>21,793 85</u>	
		\$291,814 53
Deduct paid-up capital, . . . . .		200,000 00
Balance of surplus, . . . . .		<u>\$91,814 53</u>

EQUITABLE FIRE AND MARINE INSURANCE COMPANY,  
PROVIDENCE, R. I.

[Incorporated, May, 1859. Organized, 1860.]

THOMAS G. TURNER, *President.**Secretary, FRED. W. ARNOLD.**General Agent, GEORGE W. REED, No. 9 Old State House, Boston.*

## United States Stocks owned by the Company :—

	Par value.	Market val.
United States $\frac{1}{10}$ Bonds, . . . . .	\$50,000	\$50,500
" " $\frac{1}{10}$ Bonds, . . . . .	15,000	14,250
" " Certificates of Indebtedness, . . . . .	12,000	11,400
	<u>\$77,000</u>	<u>\$76,150</u>

## State Stocks :—

	Par value.	Market val.
State of Rhode Island 6 per cent. Bonds, .	\$20,000	\$20,000

## Bank Stocks :—

	Par value per share.	Par value.	Market value per share.	Market value.
500 shares National Bank, Providence, Rhode Island, . . . .	\$100	\$50,000	\$106	\$53,000
500 " Bank of Commerce, Provi- dence, R. I., . . . .	50	25,000	51	25,500
500 " American Bank, Providence, R. I., . . . .	50	25,000	54	27,000
40 " Marine B'k, Providence, R. I., .	50	2,000	50	2,000
100 " Butchers' and Drovers' Bank, Providence, R. I., . . .	50	5,000	50	5,000
		<u>\$107,000</u>		<u>\$112,500</u>

## Assets of the Company, November 1, 1864 :—

United States stocks, (market value,) . . . .	\$76,150 00
State of Rhode Island bonds, . . . .	20,000 00
Bank stocks, (market value,) . . . .	112,500 00
Cash on hand, . . . .	8,948 25
Due from agents, . . . .	5,147 85
Other assets, . . . .	4,827 00
	<u>\$227,571 10</u>

## Liabilities :—

Losses claimed and unpaid, . . . .	\$11,430 00
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . .	25,673 81
	<u>37,103 81</u>
	<u>\$190,467 29</u>
Paid-up capital, . . . .	\$200,000 00
Net assets, . . . .	190,467 29
	<u>\$9,532 71</u>
Balance against the Company, . . . .	\$9,532 71

## FULTON FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, 1863.]

WILLIAM A. CORB, *President.**Secretary, JAMES M. RANKIN.**General Agent, W. H. S. JORDAN, No. 46 State Street, Boston.*

## United States Stocks owned by the Company :—

	Par value.	Market val.
United States Bonds of 1881, . . . .	\$15,000	\$16,500
" " $\frac{1}{8}$ Bonds, . . . .	30,000	32,100
" " $\frac{1}{8}$ Bonds, . . . .	15,000	14,250
" " $7\frac{1}{8}$ Bonds, . . . .	15,000	15,000
Certificates of Indebtedness, . . . .	2,000	2,000
	<u>\$77,000</u>	<u>\$79,850</u>

## State Stocks :—

	Par value.	Market val.
Tennessee 6 per cent. bonds, . . . . .	\$10,000	\$5,700

## Assets of the Company, November 1, 1864 :—

United States stocks, (market value,) . . . . .	\$79,850 00	
State stocks, (market value,) . . . . .	5,700 00	
5 New York City bonds, (market value,) . . . . .	5,500 00	
Cash on hand, . . . . .	12,817 60	
Due from agents, . . . . .	13,967 17	
Loaned on mortgage of real estate, . . . . .	120,520 00	
Loaned on collateral, . . . . .	83,000 00	
Other investments, . . . . .	13,507 89	
	<hr/>	\$284,662 66

## Liabilities :—

Losses claimed and unpaid, . . . . .	\$6,412 00	
Losses reported, upon which the liability of the Company is not determined, . . . . .	2,750 00	
Other claims against the Company, . . . . .	4,459 08	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	54,335 80	
	<hr/>	\$67,956 88

		\$216,705 78
Deduct paid-up capital, . . . . .		200,000 00
		<hr/>
Balance of surplus, . . . . .		\$16,705 78

## GASPEE FIRE AND MARINE INSURANCE COMPANY, PROVIDENCE, R. I.

[Incorporated, 1856.]

WILLIAM P. BLODGET, *President.**Secretary, ASA LYMAN.**General Agent, GEORGE W. REED, No. 9 Old State House, Boston.*

## Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
667 shares Bank of Commerce, Providence, . . . . .	\$50	\$33,350	\$51½	\$44,350½
810 " Marine Bank, Providence, . . . . .	50	15,500	51	15,810
360 " What Cheer Bank, Providence, . . . . .	50	18,000	52	18,720
200 " Merchants' Bank, Providence, . . . . .	50	10,000	50	10,000
133 " Phenix Bank, Providence, . . . . .	50	6,650	55½	7,381½
250 " Elmwood Bank, Providence, . . . . .	50	12,500	50½	12,625
		<hr/>		<hr/>
		\$96,000		\$108,887

## Assets of the Company, November 1, 1864:—

Bank stocks, (market value,) . . . . .	\$108,887 00	
Cash on hand, . . . . .	4,967 41	
Due from agents, . . . . .	2,539 87	
Premium notes on risks terminated, . . . . .	8,132 88	
	<hr/>	\$119,526 66

## Liabilities:—

Borrowed, . . . . .	\$5,211 44	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	13,754 88	
	<hr/>	18,966 32
		<hr/>
		\$100,560 34
Deduct paid-up capital, . . . . .		100,000 00
		<hr/>
Balance of surplus, . . . . .		\$560 84

## GERMANIA FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, 1859.]

MAURICE HILGER, *President.**Secretary,* JOHN EDWARD KAHL.*General Agent,* JOSEPH F. HOVEY, 6½ *Merchants' Exchange, Boston.*

## United States Stocks owned by the Company:—

	Par value.	Market val.
United States 6 per cent. Bonds of 1881, . . . . .	\$200,000	\$214,000
" " $\frac{5}{8}$ 6 per cent. Bonds, . . . . .	200,000	204,000
" " 5 per cent. Bonds of 1874, . . . . .	15,000	15,300
" " Certificates of Indebtedness, due Jan. 12, 1865, . . . . .	12,000	11,400
	<hr/>	<hr/>
	\$427,000	\$444,700

## Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
50 shares Park Bank, . . . . .	\$100	\$5,000	\$140	\$7,000

## Other Investments:—

20 shares Neptune Insurance Company, (in liquidation,) . . . . .	\$400 00
Interest accrued, (not due,) . . . . .	3,067 25
Uncollected premiums, . . . . .	1,552 46
United States stamps on hand, . . . . .	34 43
	<hr/>
	\$5,054 14

## Assets of the Company, November 1, 1864 :—

United States stocks, (market value,) . . .	\$444,700 00	
Bank stocks, (market value,) . . . . .	7,000 00	
Cash on hand, . . . . .	2,281 89	
Due from agents, . . . . .	1,959 46	
Loaned on mortgage of real estate, . . .	127,250 00	
Loaned on collateral, (on call,) . . . .	83,100 00	
Other investments, . . . . .	5,054 14	
		<hr/> \$621,344 99

## Liabilities :—

Losses claimed and unpaid, (since paid,) . .	\$12,949 62	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . .	45,000 00	
		<hr/> 57,949 62
		<hr/> \$563,395 37
Deduct paid-up capital, . . . . .		500,000 00
		<hr/> \$63,395 37

## GOODHUE FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, July 1, 1867.]

, ROBERT BAGE, *President.**Secretary, F. W. MACY.**General Agent, W. V. HUTCHINS, No. 28 State Street, Boston.*

## United States Stocks owned by the Company :—

	Par value.	Market val.
United States $\frac{4}{10}$ Coupon Bonds, 6 per cent., .	\$43,300	\$44,600
“ “ $7\frac{1}{10}$ Treasury Notes, . . . . .	10,000	10,200
One year 6 per cent. Certif'es of Indebtedness, .	50,000	48,000
	<hr/> \$103,300	<hr/> \$102,800

## Assets of the Company, November 1, 1864 :—

United States stocks, (market value,) . . .	\$102,800 00	
Cash on hand, . . . . .	13,947 65	
Due from agents, . . . . .	2,561 98	
Loaned on mortgage of real estate, . . .	115,000 00	
Loaned on collateral, . . . . .	20,200 00	
Other investments, . . . . .	105,745 00	
Premiums due and unpaid in New York City, .	2,858 79	
Interest accrued, but not due, . . . .	3,890 58	
Amount carried forward, . . . . .		<hr/> \$366,804 00

<i>Amount of Assets brought forward,</i>		\$386,804 00
<i>Liabilities:—</i>		
Losses due and unpaid,	\$15,700 00	
Losses reported, upon which the liability of the Company is not determined,	4,000 00	
Amount required to re-insure all outstanding risks, estimated at 50 per cent.,	23,850 36	
		<u>43,550 36</u>
		\$323,253 64
Deduct paid-up capital,		200,000 00
Balance of surplus,		<u>\$123,253 64</u>

### HANOVER FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, April 15, 1862.]

DORAS L. STONE, *President.*

*Secretary,* BENJAMIN S. WALCOTT.

*General Agent,* THOMAS H. NEWELL, 10 State Street, Boston.

#### United States Stocks owned by the Company:—

	Par value.	Market val.
United States $\frac{5}{8}$ Bonds, 6 per cent.,	\$250,000	\$251,250
" " 6 per cent. Bonds, of 1881,	20,000	21,000
" " 6 per cent. Bonds, of 1867,	3,000	3,450
" " 1 year Certificates of Indebtedness,	22,000	21,780
	<u>\$295,000</u>	<u>\$297,480</u>

#### State Bonds:—

10 bonds of the State of Tennessee,	\$10,000	\$5,600.
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#### Assets of the Company, November 1, 1864:—

United States stocks, (market value,)	\$297,480 00
State stocks, (market value,)	5,600 00
New York County 6 per cent. bonds,	11,000 00
Cash value of real estate,	5,920 64
Cash on hand,	20,340 59
Due from agents,	2,228 97
Loaned on mortgage of real estate,	181,550 00
Loaned on collateral,	7,100 00
Other investments,	15,886 64
	<u>\$497,106 84</u>

#### Liabilities:—

Losses reported, upon which the liability of the Company is not determined,	\$4,500 00
Amount required to re-insure all outstanding risks, estimated at 50 per cent.,	36,996 48
	<u>41,496 48</u>
	\$455,610 86
Deduct paid-up capital,	400,000 00
Balance of surplus,	<u>\$55,610 86</u>

## HARTFORD FIRE INSURANCE COMPANY, HARTFORD, CT.

[Incorporated, May, 1810.]

TIMOTHY C. ALLYN, *President.**Secretary,* GEORGE M. COIT.*General Agent,* ALEXANDER H. BULLOCK, *Worcester.*

## United States Stocks owned by the Company:—

	Par value.	Market val.
United States 6 per cent. Bonds of 1881, .	\$112,800	\$120,414
“ “ $\frac{1}{2}$ Bonds, . . . . .	250,000	253,125
“ “ Certificates of Indebtedness, .	50,000	50,000
	<hr/> \$412,800	<hr/> \$423,539

## State Stocks:—

Tennessee State stock, 6 per ct., payable 1892,	\$20,000	\$11,200
California State stock, 7 per ct., payable 1877–80,	50,000	75,000
Ohio State stock, 6 per cent., payable 1886, .	15,000	15,900
	<hr/> \$85,000	<hr/> \$102,100

## Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
511 shares Hartford Bank, Hartford, .	\$100	\$51,100	\$143	\$73,073
467 “ Phenix Bank, Hartford, .	100	46,700	117	54,639
100 “ Connecticut River Banking Co., Hartford, . . . . .	50	5,000	80	8,000
200 “ Nat'l Exchange Bank, Hart'd,	50	10,000	55	11,000
150 “ Bank of Hartford County, Hartford, . . . . .	50	7,500	58	8,700
200 “ Charter Oak National Bank, Hartford, . . . . .	100	20,000	102	20,400
260 “ Farmers' and Mechanics' B'k, Hartford, . . . . .	100	26,000	119	30,940
150 “ Mercantile Bank, Hartford, .	100	15,000	85	12,750
132 “ First Nat'l Bank, Hartford, .	100	13,200	123	16,236
315 “ Aetna Bank, Hartford, . .	100	31,500	104	32,760
208 “ City Bank, Hartford, . .	100	20,800	112	23,296
200 “ American Exchange Bank, New York, . . . . .	100	20,000	119	23,800
200 “ Bank of Commerce, N. York,	100	20,000	105	21,000
300 “ Importers' & Traders' Bank, New York, . . . . .	100	30,000	108	32,400
300 “ Bank of America, N. York,	100	30,000	139	41,700
200 “ Manhattan Bank, New York,	50	10,000	69	13,800
300 “ Merchants' Bank, New York, .	50	15,000	56	16,800
200 “ Ocean Bank, New York, . .	50	10,000	46 $\frac{1}{2}$	9,300
200 “ Union Bank, New York, . .	50	10,000	57 $\frac{1}{2}$	11,500
		<hr/> \$391,800		<hr/> \$462,094

*Amounts carried forward, . . .*

	Par value per share.	Par value.	Market value per share.	Market value.
<i>Amounts brought forward,</i>		\$391,800		\$462,094
100 shares Bank of North America, New York,	\$100	10,000	\$104	10,400
300 " Metropolitan Bank, N. York,	100	30,000	116	34,800
200 " Fourth Nat'l Bank, N. York,	100	20,000	100	20,000
100 " Blackstone Nat'l B'k, Boston,	100	10,000	110	11,000
100 " Bank of Commerce, Boston,	100	10,000	103	10,300
111 " Second National B'k, Boston,	100	11,100	118	13,098
10 " Suffolk Bank, Boston,	100	1,000	162	1,620
100 " National Hide & Leather B'k, Boston,	100	10,000	110	11,000
100 " Atlantic Bank, Boston,	100	10,000	100	10,000
100 " First National Bank, Boston,	100	10,000	116	11,600
100 " Boylston Bank, Boston,	100	10,000	118	11,800
200 " Bank of the State of Missouri, St. Louis,	100	20,000	85	17,000
200 " Merchants' Bank, St. Louis,	100	20,000	85	17,000
57 " State Bank of Wisconsin, Milwaukee,	50	2,850	50	2,850
125 " Union Bank, Albany, N. Y.,	100	12,500	100	12,500
75 " Montreal Bank, Montreal,	200	15,000	500	37,500
		<u>\$594,250</u>		<u>\$694,562</u>

## Railroad Stocks:—

20 shares Connecticut River Railroad,	\$100	\$2,000	\$112	\$2,240
100 " Hartford & New Haven R. R.,	100	10,000	223	26,760
		<u>\$12,000</u>		<u>\$29,000</u>

## Railroad Bonds:—

Hartford and New Haven Railroad bonds, 6 per cent., 1873,	\$25,000	\$27,000
New York Central Railroad bonds, 7 per cent., 1876,	10,000	12,000
	<u>\$35,000</u>	<u>\$39,000</u>

## Other Investments:—

120 shares Connecticut River Company,	\$12,000	\$3,000
Hartford City bonds, 6 per cent., 1876,	35,000	37,800
	<u>\$47,000</u>	<u>\$40,800</u>

## Assets of the Company, November 1, 1864:—

United States stocks, (market value,)	\$423,539 00
State stocks, (market value,)	102,100 00
Bank stocks, (market value,)	694,562 00
Railroad stocks, (market value,)	29,000 00

*Amount carried forward,* \$1,249,201 00



<i>Amount brought forward,</i>	\$1,249,201 00
Railroad bonds, (market value,)	39,000 00
Cash value of real estate,	18,000 00
Cash on hand,	19,033 59
Due from agents,	134,621 54
Loaned on mortgage of real estate,	965 00
Loaned on collateral,	1,658 64
Loaned on personal security,	8,258 55
Other investments, (including non-resident tax,)	46,880 10
	<hr/> \$1,517,568 42

## Liabilities :—

Losses reported, upon which the liability of the Company is not determined,	\$84,028 50
Amount required to re-insure all outstanding risks, estimated at 50 per cent.,	380,190 45
	<hr/> 464,218 95
	\$1,053,349 47
Deduct paid-up capital,	1,000,000 00
Balance of surplus,	<hr/> \$53,349 47

## HOME INSURANCE COMPANY, NEW YORK.

[Incorporated, 1868.]

CHARLES J. MARTIN, *President.**Secretary,* JOHN MCGEE.*General Agent,* ALEXANDER H. BULLOCK, Worcester..

## United States Stocks owned by the Company :—

	Par value.	Market val.
United States 6 per cent. Bonds of 1881,	\$181,000	\$192,765
“ “ 6 per cent. $\frac{5}{8}$ Bonds,	1,182,500	1,143,825
“ “ Certificates of Indebtedness,	7,000	6,750
	<hr/> \$1,320,500	<hr/> \$1,343,340

## State Stocks :—

Connecticut State bonds,	\$100,000	\$102,000
Rhode Island State bonds,	50,000	51,000
California State bonds,	50,000	75,000
Ohio State bonds,	10,300	10,300
Illinois State bonds,	20,000	20,000
Missouri State bonds,	20,000	12,200
North Carolina State bonds,	10,000	5,800
Tennessee State bonds,	20,000	11,200
	<hr/> \$280,300	<hr/> \$287,500

## Bank Stocks :—

	Par value per share.	Par value.	Market value per share.	Market value.
200 shares Bank of Commerce, N. Y.,	\$100	\$20,000	\$103	\$20,600
150 “ Importers' and Traders' Bank, New York,	100	15,000	105	15,750
		<hr/> \$35,000		<hr/> \$36,350
<i>Amounts carried forward,</i>				

	Par value per share.	Par value.	Market value per share.	Market value.
<i>Amounts brought forward.</i>		\$35,000		\$36,350
100 shares Continental Bank, N. York,	\$100	10,000	\$101	10,100
200 " Metropolitan Bank, N. York,	100	20,000	114	23,000
100 " Corn Exchange Bank, N. Y.,	100	10,000	102	10,200
200 " People's Bank, New York.	25	5,000	26½	5,300
50 " Park Bank, New York,	100	5,000	138	6,900
50 " St. Nicholas Bank, N. York,	100	5,000	100	5,000
100 " Bank of New York, N. Y.,	100	10,000	115	11,500
		<u>\$100,000</u>		<u>\$108,350</u>

## Other Investments:—

New York City Central Park bonds,	\$57,500	\$63,250 00
Queen's County bonds,	25,000	25,000 00
Richmond County bonds,	25,000	23,750 00
Brooklyn City bonds,	10,000	11,200 00
Steamer Magnet,		53,899 38
Steam wrecking pumps,		2,260 01
Premiums uncollected in office, (fire,)		4,090 17
Premiums uncollected in office, (inland,)		7,366 20
Interest accrued on loans,		35,395 98
		<u>\$226,211 74</u>

## Assets of the Company, November 1, 1864:—

United States stocks, (market value,)	\$1,343,340 00	
State stocks, (market value,)	287,500 00	
Bank stocks, (market value,)	108,350 00	
Cash value of real estate,	48,180 00	
Cash on hand and in bank,	81,233 40	
Due from agents,	204,507 38	
Loaned on mortgage of real estate, (worth at least \$2,047,600,)	1,007,842 50	
Loaned on collateral, (market value of securities pledged, \$281,143,)	233,122 50	
Premium notes on risks terminated,	10,484 11	
Premium notes on risks not terminated,	52,289 06	
Other investments,	226,211 74	
	<u>\$3,603,060 69</u>	

## Liabilities:—

Losses claimed and unpaid,	\$53,652 23	
Losses reported, upon which the liability of the Company is not determined,	96,463 85	
Unpaid dividends,	160 00	
Amount required to re-insure all outstanding risks, estimated at 50 per cent.,	685,628 74	
	<u>835,904 82</u>	
		<u>\$2,767,155 87</u>
Deduct paid-up capital,		2,000,000 00
Balance of surplus,		<u>\$767,155 87</u>

## HOME INSURANCE COMPANY, NEW HAVEN, CONNECTICUT.

[Incorporated, May, 1857—Commenced business, November, 1859.]

DOUGLASS R. SATTERLEE, *President.**Secretary,* CHARLES WILSON.*General Agent,* GEORGE W. REED, No. 9 Old State House, Boston.

## United States stocks owned by the Company :—

	Par value.	Market val.
United States $\frac{1}{8}$ 5 per cent. Bonds, . . .	\$50,000	\$47,500
“ “ $\frac{1}{2}$ 6 per cent. Bonds, . . .	55,000	56,100
“ “ 6 per cent. Bonds of 1881, . . .	75,000	80,250
“ “ Certificates of Indebtedness, . . .	146,000	143,080
	<hr/> \$326,000	<hr/> \$326,930

## State Stocks :—

Missouri State 6 per ct. bonds, . . .	\$14,000	\$8,680
“ “ “ “ Pacific R. R., . . .	6,000	3,900
	<hr/> \$20,000	<hr/> \$12,580

## Bank Stocks :—

	Par value per share.	Par value.	Market value per share.	Market value.
321 shares Second Nat'l B'k, N. Haven, \$100	\$100	\$32,100	\$114	\$36,594
165 “ Quininiack Bank, N. Haven, 100	100	16,500	107	17,655
159 “ Merchants' Bank, N. Haven, 50	50	7,950	50	7,950
62 “ Tradesman's B'k, N. Haven, 100	100	6,200	115	7,120
587 “ New Haven County Bank, New Haven, . . . . . 8	8	4,696	10	5,870
		<hr/> \$67,446		<hr/> \$75,189

## Other Investments :—

New Haven town bond, . . . . .	\$5,000 00
Interest accrued, . . . . .	14,500 00
Premiums unpaid, . . . . .	13,615 14
	<hr/> \$33,115 14

## Cash loaned on Bank Stocks :—

	Par value.	Market val.	Amt. loaned.
14 shares Second Nat'l Bank, New Haven, \$1,400	\$1,400	\$1,596	\$1,400
10 “ Clinton Bank, Clinton, . . . 1,000	1,000	1,000	1,000
•	<hr/> \$2,400	<hr/> \$2,596	<hr/> \$2,400

## Cash loaned on Railroad Stocks :—

21 shares New York and New Haven R R., \$2,100	\$3,360	\$300
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## Cash loaned on Railroad Bonds :—

6 Evansville and Illinois Railroad bonds, . \$6,000	\$6,000	\$4,150
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## Assets of the Company, November 1, 1864:—

Cash on hand and loaned on call, . . . . .	\$13,663 59	
United States securities, (market value,) . . . . .	326,930 00	
State bonds, . . . . .	12,580 00	
New Haven town bond, . . . . .	5,000 00	
Bank stocks, . . . . .	75,159 00	
Loaned on bank stocks, . . . . .	2,400 00	
Loaned on railroad stocks, . . . . .	800 00	
Loaned on railroad bonds, . . . . .	4,150 00	
Loaned on mortgage of real estate, . . . . .	30,450 00	
Real estate, . . . . .	54,000 00	
Due from agents, . . . . .	51,000 00	
Premiums due and unpaid, . . . . .	13,615 14	
Other investments and office furniture, . . . . .	6,357 03	
Bills receivable, . . . . .	8,982 30	
Accrued interest, . . . . .	14,500 00	
		<u>\$719,297 06</u>

## Liabilities:—

Losses reported, upon which the liability of the Company is not determined, . . . . .	\$10,572 46	
Amounts required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	126,554 97	
		<u>137,127 43</u>
		<u>\$182,224 63</u>
Paid-up capital, . . . . .	\$500,000 00	
Net assets, . . . . .	482,120 63	
		<u>\$17,879 37</u>
Balance against the Company, . . . . .		

## HOPE INSURANCE COMPANY, PROVIDENCE, R. I.

[Incorporated, May, 1858.]

SAMUEL SEAY, President.

Secretary, JOSEPH MARTIN.

General Agent, J. H. WARD, No. 14 State Street, Boston.

## United States Stocks owned by the Company:—

	Par value.	Market val.
24 United States 5½ Bonds, . . . . .	\$112,000	\$112,000

## Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
2,000 shares Bank of Commerce, Prov.—				
Genoe, . . . . .	\$50	\$50,000	\$71½	\$142,500
50   " American Bank, Prov., . . . . .	50	25,000	34½	17,250½
50   " Merchants' Bank, Prov., . . . . .	50	25,000	31	15,500
50   " Commercial Bank, Prov., . . . . .	50	25,000	31½	15,750
25   " National Bank, Prov., . . . . .	100	25,000	108	27,000
11   " Merchants' Bank, Prov., . . . . .	50	750	50	750
		<u>\$125,750</u>		<u>218,000½</u>

## Assets of the Company, November 1, 1884 :—

United States stocks, (market value,) . . . . .	\$10,000 00	
Bank stocks, (market value,) . . . . .	158,062 50	
Cash on hand, . . . . .	6,872 18	
Due from agents, . . . . .	1,811 05	
Accrued interest, . . . . .	3,423 39	
Other assets, . . . . .	800 00	
		<hr/>
		\$180,969 12

## Liabilities :—

Borrowed on the Company's note, . . . . .	\$17,000 00	
Losses claimed and unpaid, . . . . .	9,931 03	
Losses reported, upon which the liability of the Company is not determined, . . . . .	6,000 00	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	29,082 03	
Unpaid dividends, . . . . .	204 00	
		<hr/>
		62,217 06
		<hr/>
		\$118,752 06

Paid-up capital, . . . . . \$150,000 00

Net assets, . . . . . 118,752 06

Balance against the Company, . . . . . \$31,247 94

## HOWARD INSURANCE COMPANY, NEW YORK.

[Incorporated, 1825. Charter renewed for 30 years, February 12, 1886.]

SAMUEL T. SKIDMORE, *President.* Secretary, HENRY A. OAKLEY.

*General Agent, ARTHUR W. HOBART, No. 29 State Street, Boston.*

## United States Stocks owned by the Company :—

	Par value.	Market val.
United States 5 per cent. Bonds of 1874, . . . . .	\$60,000	\$60,000
" " 6 per cent. Bonds of 1881, . . . . .	25,000	26,250
" " $\frac{5}{8}$ 6 per cent. Bonds of 1882, . . . . .	10,000	10,500
" " 5 per cent. Treasury Notes, . . . . .	200	200
" " Certificates of Indebtedness, . . . . .	25,000	23,875
	<hr/>	<hr/>
	\$120,200	\$120,825

## State Stocks :—

New York State 6 per cent. stock, of 1873, . . . . .	\$5,000	\$5,750
" " " " of 1865, . . . . .	5,000	5,000
	<hr/>	<hr/>
	\$10,000	\$10,750

## Bank Stocks :—

	Par value per share.	Par value.	Market value. per share.	Market value.
200 shares Bank of Commerce, N. York, \$100	\$100	\$20,000	\$105	\$21,000
150 " Metropolitan Bank, N. York, 100	100	15,000	100	15,000
250 " Phenix Bank, New York, . 20	20	5,000	21	5,250
		<hr/>		<hr/>
		\$40,000		\$41,250

## Other Investments :—

	Par value.	Market val.
New York City 6 per cent. bonds, of 1887, .	\$10,000	\$11,000
“ “ “ “ of 1878, .	10,000	11,000
New York County 6 per cent. bonds, of 1889, .	2,700	5,125
“ “ “ “ of 1888, .	2,300	
“ “ “ “ of 1876, .	40,000	41,000
“ “ “ “ of 1873, .	10,000	10,250
Kings County 6 per cent. bonds, of 1883, .	25,000	25,250
	<u>\$100,000</u>	<u>\$103,625</u>

## Assets of the Company, November 1, 1864 :—

United States stocks, (market value,) . . . . .	\$120,825 00	
State stocks, (market value,) . . . . .	10,750 00	
Bank stocks, (market value,) . . . . .	41,250 00	
Other investments, (market value,) . . . . .	103,625 00	
Real estate, . . . . .	60,000 00	
Cash on hand, . . . . .	9,160 04	
Due from agents, . . . . .	913 58	
Loaned on mortgage of real estate, . . . . .	101,440 00	
Loaned on collateral, . . . . .	9,500 00	
Unpaid premiums, . . . . .	1,202 92	
Accrued interest and rents not due, . . . . .	9,000 00	
	<u></u>	\$467,666 54

## Liabilities :—

Losses claimed and unpaid, . . . . .	\$1,650 00	
Losses reported, upon which the liability of the Company is not determined, . . . . .	5,855 00	
Other claims, . . . . .	585 00	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	48,281 04	
	<u></u>	56,371 04
		<u>\$411,295 50</u>
Deduct paid-up capital, . . . . .		300,000 00
		<u>\$111,295 50</u>

## INDEMNITY FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, April, 1866.]

JOHN HONE, *President.**Secretary, W. R. SHELDON.**General Agent, ARTHUR W. HOBART, No. 29 State Street, Boston.*

## United States Stocks owned by the Company :—

	Par value.
United States Bonds, of 1881, . . . . .	\$39,000
“ “ $\frac{5}{8}$ Bonds, . . . . .	43,500
“ “ $\frac{1}{2}$ Bonds, . . . . .	16,000
“ “ $\frac{7}{8}$ Bonds, . . . . .	5,000
	<u>\$103,500*</u>

\* Market value not given.

## Assets of the Company, November 1, 1864:—

United States stocks, (par value,) . . . . .	\$103,500 00	
Cash on hand, . . . . .	743 22	
Due from agents, . . . . .	59 09	
Loaned on mortgage of real estate, . . . . .	77,500 00	
Loaned on collateral, . . . . .	550 00	
Unpaid premiums, . . . . .	4,725 83	
Accrued interest, . . . . .	1,242 20	
	<hr/>	\$188,320 34

## Liabilities:—

Borrowed, . . . . .	\$3,400 00	
Losses reported, upon which the liability of the Company is not determined, (resisted,) . . . . .	6,400 00	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	19,724 05	
Other claims, . . . . .	3,240 00	
	<hr/>	32,764 05

\$155,556 29

Deduct paid-up capital, . . . . .	150,000 00
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Balance of surplus, . . . . .	\$5,556 29
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## INTERNATIONAL FIRE INSURANCE COMPANY, NEW YORK.

[Commenced business January 5, 1864.]

CHARLES TAYLOR, *President.**Acting Secretary, O. A. DRAKE.**General Agent, ISAAC F. DOBSON, 46 State Street.*

## United States Stocks owned by the Company:—

	Par value.	Market val.
United States $\frac{5}{8}$ Bonds, . . . . .	\$500,000	\$537,500
" " Certificates of Indebtedness, . . . . .	453,000	433,180
	<hr/>	<hr/>
	\$953,000	\$970,680

## Assets of the Company, November 1, 1864:—

United States Stocks, (market value,) . . . . .	\$970,680 00	
Cash on hand, . . . . .	24,290 28	
Loaned on mortgage of real estate, . . . . .	16,500 00	
Loaned on collateral, . . . . .	147,050 00	
	<hr/>	\$1,158,520 28

## Liabilities:—

Losses due and unpaid, (since paid,) . . . . .	\$20,933 45	
Losses claimed and unpaid, . . . . .	9,500 00	
Losses reported, upon which the liability of the Company is not determined, . . . . .	5,000 00	
Other claims, . . . . .	1,959 75	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	84,441 20	
	<hr/>	121,834 40

\$1,036,685 88

Deduct paid-up capital, . . . . .	1,000,000 00
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Balance of surplus, . . . . .	\$36,685 88
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# IRVING FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, January 29, 1862.]

MASON THOMSON, *President.*

*Secretary,* MARTIN L. CROWELL.

*General Agent,* ISAAC F. DOBSON, No. 46 State Street, Boston.

## United States Stocks owned by the Company :—

	Par value.	Market value.
United States 5 per cent. Stock, of 1904, .	\$17,000	\$15,980
" " 6 per cent. Stock, of 1881, .	10,000	10,850
" " 6 per cent. Stock, of 1882, .	100,000	101,000
" " Certificates of Indebtedness, .	15,000	14,325
	<hr/> \$142,000	<hr/> \$141,955

## Bank Stocks :—

	Par value per share.	Par value.	Market value per share.	Market value.
50 shares Bank of Commerce, New York, \$100	\$100	\$5,000	\$105	\$5,250

## Assets of the Company, November 1, 1864 :—

United States stocks, (market value,) . . .	\$141,955 00
Bank stocks, (market value,) . . .	5,250 00
Cash on hand, . . .	12,747 64
Loaned on mortgage of real estate, . . .	96,900 00
Loaned on collateral, . . .	6,450 00
All other investments, . . .	4,953 00
	<hr/> \$268,255 64

## Liabilities :—

Losses due and unpaid, . . .	\$5,500 00
Losses claimed and unpaid, . . .	4,600 00
Losses reported, upon which the liability of the Company is not determined, . . .	4,265 00
Other claims, . . .	3,500 00
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . .	40,000 00
	<hr/> 57,865 00
	<hr/> \$210,390 64
Deduct paid-up capital, . . .	200,000 00
	<hr/> \$10,390 64



## LAMAR FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, 1856.]

EDWARD ANTHONY, *President.**Secretary,* ISAAC R. ST. JOHN.*General Agent,* W. H. S. JORDAN, No. 46 State Street, Boston.

## United States Stocks owned by the Company :—

	Par value.	Market value.
United States 6 per cent. Bonds, . . .	\$57,000	\$57,450
“ “ Certificates of Indebtedness, . .	53,000	51,800
“ “ 5 per ct. legal tender Notes, . .	3,320	3,420
	<hr/> \$113,320	<hr/> \$112,670

## Bank Stocks :—

	Par value per share.	Par value.	Market value per share.	Market value.
150 shares Bank of Commerce, N. York, .	\$100	\$15,000	\$106	\$15,900
50 “ St. Nicholas Bank, N. York, . . .	100	5,000	102	5,100
		<hr/> \$20,000		<hr/> \$21,000

## Assets of the Company, November 1, 1864 :—

United States stocks, (market value,) . .	\$112,670 00
Bank stocks, (market value,) . . . . .	21,000 00
Cash on hand, . . . . .	4,444 02
Due from agents, . . . . .	7,061 99
Loaned on mortgage of real estate, . . .	214,350 00
Loaned on collateral, . . . . .	4,700 00
Premiums in course of collection and accrued interest, . . . . .	14,085 48
Premium notes on risks terminated, . . .	495 00
Premium notes on risks not terminated, . .	3,892 50
	<hr/> \$382,698 99

## Liabilities :—

Losses reported, upon which the liability of the Company is not determined, . . . . .	\$3,200 00
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . .	29,581 32
	<hr/> 32,781 32
	<hr/> \$349,917 67
Deduct paid-up capital, . . . . .	300,000 00
	<hr/> \$49,917 67

# LIVERPOOL AND LONDON AND GLOBE FIRE AND LIFE INSURANCE COMPANY.

(Branch Office at New York.)

[Incorporated, 1836.]

ALFRED PELL, *Resident Secretary, New York.*

*General Agent, GEORGE W. GORDON, No. 13 Exchange Street, Boston.*

United States Stocks owned by the Company:—

	Par value.	Market val.
United States $\frac{A}{20}$ coupon Bonds, . . . . .	\$227,000	\$227,000
“ “ 5 per cent. $\frac{1}{8}$ coupon Bonds, . . . . .	10,000	10,000
	<u>\$237,000</u>	<u>\$237,000</u>
Other Investments:—		
San Francisco 7 per ct. City and County bonds, . . . . .	\$26,000	\$19,640
“ 6 per ct. “ “ “ “ “ . . . . .	24,000	15,120
	<u>\$50,000</u>	<u>\$34,760</u>

Assets of the Company, November 1, 1864:—

United States stocks, (market value,) . . . . .	\$237,000 00	
Real estate, . . . . .	245,099 26	
Cash on hand, . . . . .	126,803 38	
Due from agents, . . . . .	70,365 42	
Loaned on mortgage of real estate, . . . . .	689,300 00	
Other investments, . . . . .	34,760 00	
	<u>\$1,403,328 06</u>	
Liabilities:—		
Losses claimed and unpaid, . . . . .	\$70,098 02	
Losses reported, upon which the liability of the Company is not determined, . . . . .	16,500 00	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	43,993 57	
	<u>180,591 59</u>	
		<u>\$1,272,736 47</u>

# LORILLARD FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, February 8, 1852.]

CARLISLE NORWOOD, *President.*

*Secretary, JOHN C. MILLS.*

*General Agent, HENRY A. BROWN, 39 State Street, Boston.*

United States Stocks owned by the Company:—

	Par value.	Market val.
United States Bonds of 1881, . . . . .	\$85,000	\$88,900
“ “ $\frac{1}{16}$ Bonds,, . . . . .	80,000	81,600
	<u>\$145,000</u>	<u>\$150,500</u>

## Assets of the Company, November 1, 1864:—

United States stocks, (market value,) . . . . .	\$150,500 00	
New York City bonds, . . . . .	80,300 00	
Cash value of real estate, . . . . .	601 12	
Cash on hand, . . . . .	10,469 24	
Due from agents, . . . . .	26,699 46	
Loaned on mortgage of real estate, . . . . .	421,000 00	
Loaned on collateral, . . . . .	52,200 00	
Accrued interest, . . . . .	13,283 27	
	<hr/>	\$755,053 09

## Liabilities:—

Losses due and unpaid, . . . . .	\$2,500 00	
Losses claimed and unpaid, . . . . .	23,589 00	
Losses reported, upon which the liability of the Company is not determined, . . . . .	3,000 00	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	121,035 21	
	<hr/>	150,124 21
		<hr/>
		\$604,928 88
Deduct paid-up capital, . . . . .	500,000 00	
	<hr/>	\$104,928 88

## MANHATTAN FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, March 23, 1821.]

WILLIAM PITT PALMER, *President.**Secretary, ANDREW J. SMITH.**General Agent, JOSEPH F. HOVEY, 6½ Merchants' Exchange, Boston.*

## United States Stocks owned by the Company:—

	Par value.	Market value.
United States $\frac{1}{2}$ 5 per cent. Bonds, . . . . .	\$75,000	\$71,250
" " 6 per cent. Bonds of 1881, . . . . .	100,000	107,500
" " Certificates of Indebtedness, . . . . .	140,000	133,700
" " $\frac{7}{8}$ 's, currency, . . . . .	25,000	25,000
	<hr/>	<hr/>
	\$340,000	\$337,450

## Assets of the Company, November 1, 1864:—

United States stocks, (market value,) . . . . .	\$337,450 00	
Cash on hand, . . . . .	20,270 26	
Loaned on mortgage of real estate, . . . . .	195,175 00	
Loaned on collateral, . . . . .	240,225 00	
Other investments, . . . . .	20,000 00	
Unpaid premiums, . . . . .	10,850 00	
Interest accrued, . . . . .	26,571 00	
Amount carried forward, . . . . .	<hr/>	\$850,541 26

<i>Amount of Assets brought forward,</i>		\$850,541 26
<b>Liabilities:—</b>		
Losses reported, upon which the liability of the Company is not determined,	\$45,794 80	
Unpaid dividends,	287 50	
Amount required to re-insure all outstanding risks, estimated at 50 per cent.,	200,000 00	
		<u>246,081 80</u>
		\$604,509 46
Deduct paid-up capital,		<u>500,000 00</u>
Balance of surplus,		\$104,509 46

### MARKET FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, February 16, 1858.]

ASHER TAYLOR, *President.* Secretary, HENRY P. FREEMAN.  
General Agent, ISAAC F. DOBSON, No. 46 State Street, Boston.

United States Stocks owned by the Company:—

	Par value.	Market val.
United States Certificates of Indebtedness,	\$40,000	\$38,400
“ “ 5 per cent. coupon Bonds,	50,000	50,750
“ “ 7 $\frac{1}{8}$ coupon Bonds,	15,000	15,000
“ “ 6 per ct. coupon Bonds, of 1881,	20,400	21,728
	<u>\$125,400</u>	<u>\$125,876</u>

Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
100 shares Merchants' Exchange Bank, New York,	\$50	\$5,000	\$50	\$5,000

Assets of the Company, November 1, 1864:—

United States stocks, (market value,)	\$125,876 00	
Bank stocks, (market value,)	5,000 00	
Cash value of real estate,	8,564 46	
Cash on hand,	11,004 05	
Due from agents,	11,898 07	
Loaned on mortgage of real estate,	132,372 00	
Loaned on collateral,	86,080 00	
Other investments,	130,876 00	
	<u></u>	\$511,670 58

Liabilities:—

Losses claimed and unpaid,	\$9,840 00	
Amount required to re-insure all outstanding risks, estimated at 50 per cent.,	76,500 00	
	<u></u>	85,840 00
		<u>\$425,830 58</u>
Deduct paid-up capital,		<u>200,000 00</u>
Balance of surplus,		\$225,830 58

## MERCHANTS' INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated, May, 1857.]

MARK HOWARD, *President.**Secretary, E. THOMAS LOBDELL.**General Agent, HENRY A. BROWN, 89 State Street, Boston.*

## United States Stocks owned by the Company:—

	Par value.	Market val.
United States 6 per ct. coupon Bonds of 1881,	\$40,000	\$42,400
" " Certificates of Indebtedness, . . . . .	20,000	19,000
" " $\frac{1}{10}$ Bonds, . . . . .	20,000	20,200
	<hr/> \$80,000	<hr/> \$81,600

## State Stocks:—

Michigan State stock, 6 per cent., . . . . .	\$15,000	\$15,000
Connecticut State stock, 6 per cent., . . . . .	10,000	9,500
	<hr/> \$25,000	<hr/> \$24,500

## Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
50 shares Metropolitan Bank, N. York,	\$100	\$5,000	\$114	\$5,700
400 " Mechanics' Banking Assoc'n, New York, . . . . .	12 $\frac{1}{2}$	5,000	12 $\frac{1}{2}$	5,100
50 " Central Nat'l Bank, N. York,	100	5,000	105	5,250
100 " Charter Oak National Bank, Hartford, . . . . .	100	10,000	102	10,200
100 " Nat'l Exchange Bank, Hart- ford, . . . . .	50	5,000	54	5,400
100 " Aetna Bank, Hartford, . . . . .	100	10,000	103	10,300
50 " Farmers' and Mechanics' Bank, Hartford, . . . . .	100	5,000	117	5,850
100 " Phenix Bank, Hartford, . . . . .	100	10,000	116	11,600
100 " First Nat'l Bank, Hartford, . . . . .	100	10,000	125	12,500
50 " City Bank, Hartford, . . . . .	100	5,000	111	5,550
11 " Hartford County Bank, Hart- ford, . . . . .	50	550	57	627
100 " Nat'l Hide and Leather Bank, Boston, . . . . .	100	10,000	110	11,000
50 " Boston Nat'l Bank, Boston, . . . . .	100	5,000	100	5,000
75 " First National Bank, Boston, . . . . .	100	7,500	110	8,250
50 " Nat'l Bank of the Republic, Boston, . . . . .	100	5,000	100	5,000
50 " Merchants' Bank, St. Louis, . . . . .	100	5,000	75	3,750
		<hr/> \$103,050		<hr/> \$111,077

## Other Investments:—

Hartford City 6 per cent. bonds, . . . . .	\$5,000	\$5,500 00
Interest accrued, . . . . .		3,640 47
		<hr/> \$9,140 47

## Assets of the Company, November 1, 1864 :—

United States stocks, (market value,) . . . .	\$81,600 00
State Stocks, (market value,) . . . . .	24,500 00
Bank stocks, (market value,) . . . . .	111,077 00
Other investments, (including accrued interest,) . . . .	9,140 47
Cash value of real estate, . . . . .	10,000 00
Cash on hand, . . . . .	9,296 36
Due from agents, . . . . .	9,642 69
Loaned on mortgage of real estate, . . . .	53,900 00
Loaned on collateral, . . . . .	3,266 00
	<hr/>
	\$312,422 52

## Liabilities :—

Losses reported, upon which the liability of the Company is not determined, . . . . .	\$12,574 31
Other claims do not exceed, . . . . .	200 00
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . .	66,862 16
	<hr/>
	79,636 47
	<hr/>
	\$232,786 05
Deduct paid-up capital, . . . . .	200,000 00
	<hr/>
Balance of surplus, . . . . .	\$32,786 05

## MERCHANTS' INSURANCE COMPANY, PROVIDENCE, R. I.

[Incorporated, May, 1861.]

WILLIAM COMSTOCK, *President.**Secretary,* WALTER PAINE.*General Agent,* GEORGE W. REED, No. 9 Old State House; Boston.

## United States Stocks owned by the Company :—

	Par value.	Market val.
United States Certificates of Indebtedness, . .	\$50,000	\$47,812½

## Bank Stocks :—

	Par value per share.	Par value.	Market value per share.	Market value.
2,200 shares Bank of Commerce, Providence, . . . . .	\$50	\$110,000	\$51	\$112,200
800 " American Bank, Providence, . . . .	50	40,000	54	43,200
400 " Merchants' B'k, Providence, . . . .	50	20,000	50½	20,200
400 " Globe Bank, Providence, . . . . .	50	20,000	50	20,000
100 " What Cheer Bank, Prov., . . . . .	50	5,000	50	5,000
100 " Phenix Bank, Providence, . . . . .	50	5,000	55	5,500
		<hr/>		<hr/>
		\$200,000		\$206,100

**Assets of the Company, November 1, 1864:—**

United States securities, . . . . .	\$47,812 50	
Bank stocks, (market value,) . . . . .	206,100 00	
Cash on hand, . . . . .	1,650 06	
Due from agents, . . . . .	3,609 53	
Premium notes on risks terminated, . . . . .	1,536 00	
Premium notes on risks not terminated, . . . . .	5,531 06	
	<hr/>	\$266,239 15

**Liabilities:—**

Losses claimed and unpaid, . . . . .	\$9,400 00	
Losses reported, upon which the liability of the Company is not determined, . . . . .	5,500 00	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	27,343 76	
	<hr/>	42,243 76

\$223,995 39

Deduct paid-up capital, . . . . . 200,000 00

Balance of surplus, . . . . . \$23,995 39

**MERCANTILE FIRE INSURANCE COMPANY, NEW YORK.**

[Incorporated, January 15, 1852.]

**WILLIAM A. THOMSON, President. Secretary, WILLIAM A. ANDERSON.**

*General Agent, W. V. HUTCHINS, No. 28 State Street, Boston.*

**United States Stocks owned by the Company:—**

	Par value.	Market val.
United States Certificates of Indebtedness, . . . . .	\$92,000	\$90,890 00
Accrued interest on above, . . . . .		2,985 98
		<hr/>
		\$93,875 98

**Assets of the Company, November 1, 1864:—**

United States stocks, (market value,) . . . . .	\$93,875 98	
Cash on hand, . . . . .	5,546 46	
Due from agents, . . . . .	9 50	
Loaned on mortgage of real estate, . . . . .	138,950 00	
Loaned on collateral, . . . . .	5,000 00	
Accrued interest on bond and mortgages and on loans on stocks, . . . . .	3,683 09	
Outstanding premiums, . . . . .	1,137 42	
	<hr/>	\$247,702 45

**Liabilities:—**

Losses claimed and unpaid, . . . . .	\$8,702 50	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	22,742 09	
	<hr/>	31,444 59

\$216,257 86

Deduct paid-up capital, . . . . . 200,000 00

Balance of surplus, . . . . . \$16,257 86

## METROPOLITAN FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, October 2, 1862.]

R. M. C. GRAHAM, *Vice President.**Secretary, J. C. GOODRIDGE.**General Agent, ISAAC F. DOBSON, No. 46 State Street, Boston.*

## United States Stocks owned by the Company:—

	Par value.
United States Registered Stock, 6 per cent., 1881, . . .	\$106,500
“ “ Registered Stock, of 1881, . . .	7,000
“ “ $\frac{1}{8}$ Bonds, . . . . .	7,000
“ “ $\frac{1}{16}$ Bonds, 6 per cent., . . .	7,200
“ “ Certificates of Indebtedness, . . .	6,000
	<hr/> \$133,700*

## Other investments:—

New York City Volunteer Fund Stocks, . . .	\$6,800
Binghampton, N. Y., Town Bonds, . . .	200
	<hr/> \$7,000*

## Assets of the Company, November 1, 1864:—

United States Treasury Notes, (market value,) . . .	\$133,700 00
Cash on hand, . . . . .	44,138 15
Due from agents, . . . . .	46,224 50
Loaned on mortgage of real estate, . . .	186,350 00
Loaned on collateral, . . . . .	168,425 00
Other investments, . . . . .	177,464 25
Premium notes on risks terminated, . . .	9,869 00
Premium notes on risks not terminated, . . .	94,571 00
	<hr/> \$860,736 90

## Liabilities:—

Losses reported, upon which the liability of the of the Company is not determined, . . .	\$50,272 93
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . .	206,246 91
	<hr/> 256,519 84
	<hr/> \$604,217 06
Deduct paid-up capital, . . . . .	300,000 00
	<hr/> \$304,217 06

\* Par value—Market value not returned.



### MORRIS FIRE AND INLAND INSURANCE COMPANY, NEW YORK.\*

[Incorporated, September 10, 1864.]

BENJAMIN C. MORRIS, *President.*      *Secretary,* WILLIAM M. WHITNEY.

*General Agent,* JOSEPH MORRISON, 48 *State Street.*

Assets of the Company, December 31, 1864 :—

United States 7 $\frac{1}{10}$ Treasury Notes, . . . . .	\$100,000 00
Cash on hand, . . . . .	17,557 86
Due from agents, . . . . .	22,414 17
Loaned on collateral, . . . . .	122,800 00
Other investments, . . . . .	68,689 19
	<hr/>
	\$331,411 22

Liabilities :—

Losses reported, upon which the liability of the Company is not determined, . . . . .	\$18,270 00
Other claims, . . . . .	32 75
	<hr/>
	18,302 75
	<hr/>
	\$320,108 47
Deduct paid-up capital, . . . . .	200,000 00
	<hr/>
Balance of surplus, (not deducting re-insurance,) . . . . .	\$120,108 47

### NARRAGANSETT FIRE AND MARINE INSURANCE COMPANY, PROVIDENCE, R. I.†

[Incorporated, July 8, 1869.]

ALLEN O. PECK, *President.*      *Secretary,* EDWIN TURNER.

*General Agent,* CHARLES G. C. PLUMMER, No. 2 *Union Building, State Street.*

United States Stocks owned by the Company :—

	Par value.	Market val.
United States Certificates of Indebtedness, . . . . .	\$163,000	\$155,868 $\frac{1}{2}$

Bank Stocks :—

	Par value per share.	Par value.	Market value per share.	Market value.
1,000 shares First Nat'l Bank, Prov., . . . . .	\$100	\$100,000	\$106 $\frac{1}{4}$	\$106,250
220 " Commercial Bank, Prov., . . . . .	50	11,000	52 $\frac{1}{2}$	11,550
		<hr/>		<hr/>
		\$111,000		\$117,800

\* Admitted to do business in Massachusetts, October 12, 1864.

† Admitted to do business in Massachusetts, August 19, 1864.

**Assets of the Company, November 1, 1864:—**

United States stocks, (market value,) . . . . .	\$155,868 75	
Bank stocks, (market value,) . . . . .	117,800 00	
Cash on hand, . . . . .	6,568 78	
Due from agents and others, . . . . .	8,055 11	
Other investments, . . . . .	20,750 00	
Premium notes on risks terminated, . . . . .	2,087 25	
Premium notes on risks not terminated, . . . . .	4,770 00	
		<hr/> \$310,899 89

**Liabilities:—**

Borrowed, . . . . .	\$1,920 79	
Losses claimed and unpaid, . . . . .	6,056 50	
Losses reported, upon which the liability of the Company is not determined, . . . . .	1,500 00	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	22,833 47	
		<hr/> 32,810 76
		<hr/> \$278,589 13
Deduct paid-up capital, . . . . .		272,375 00
		<hr/> \$6,214 13

**NEW ENGLAND FIRE AND MARINE INSURANCE COMPANY,  
HARTFORD, CONN.**

[Incorporated, June, 1857.]

**GEORGE D. JEWETT, President.****Secretary, ROBERT A. JOHNSON.****General Agent, ALEXANDER H. BULLOCK, Worcester.****Bank Stocks owned by the Company:—**

	Par value per share.	Par value.	Market value per share.	Market value.
100 shares American Exchange B'k, New York, . . . . .	\$100	\$10,000	\$120	\$12,000
200 " Mercantile B'k, Hartford, Ct.,	100	20,000	90	18,000
15 " Rockville Bank, Rockville, Ct.,	100	1,500	100	1,500
		<hr/> \$31,500		<hr/> \$31,500

**Assets of the Company, November 1, 1864:—**

Bank stocks, (market value,) . . . . .	\$31,500 00	
Cash on hand, . . . . .	4,085 09	
Due from agents, . . . . .	8,912 95	
Loaned on mortgage of real estate, (first liens,) . . . . .	138,447 88	
Loaned on collateral, . . . . .	17,500 00	
Other investments, including accrued interest, . . . . .	17,411 94	
<i>Amount carried forward,</i> . . . . .		<hr/> \$217,857 86

<i>Amount of Assets brought forward,</i>		\$217,857 86
<b>Liabilities :—</b>		
Losses claimed and unpaid,	\$5,528 00	
Losses reported, upon which the liability of the Company is not determined,	7,596 91	
Amount required to re-insure all outstanding risks, estimated at 50 per cent.,	52,652 92	
		<u>65,777 83</u>
		\$152,080 03
 Paid-up capital,	 \$200,000 00	
Net assets,	152,080 03	
		<u></u>
Balance against the Company,	\$47,919 97	

### NIAGARA FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, 1850.]

JONATHAN D. STEELE, *President.*

*Secretary,* PETER NOTMAN.

*General Agent,* ARTHUR W. HOBART, No. 29 State Street, Boston.

United States Stocks owned by the Company :—

	Par value.	Market val.
United States 6 per cent. Bonds, 1881,	\$177,500	\$189,925
“ “ $\frac{5}{8}$ Bonds,	174,000	175,740
“ “ Certificates of Indebtedness,	5,000	5,000
	<u>\$356,500</u>	<u>\$370,665</u>

State Stocks :—

California State 7 per cent. bonds,	\$4,500	\$6,750
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Assets of the Company, November 1, 1884 :—

United States stocks, (market value,)	\$370,665 00
State stocks, (market value,)	6,750 00
Cash on hand,	12,501 18
Due from agents,	8,400 00
Loaned on mortgage of real estate,	187,750 00
Loaned on collateral,	9,000 00
Accrued interest,	13,568 14
Other investments,	2,781 35
<i>Amount carried forward,</i>	<u>\$611,410 67</u>

<i>Amount of Assets brought forward,</i>		\$611,410 67
<b>Liabilities:—</b>		
Losses claimed and unpaid,	\$2,200 00	
Losses reported, upon which the liability of the Company is not determined,	3,000 00	
Unpaid dividends,	662 50	
Amount required to re-insure all outstanding risks, estimated at 50 per cent.,	49,178 25	
		<u>54,840 75</u>
		\$556,569 92
Deduct paid-up capital,		500,000 00
Balance of surplus,		<u>\$56,569 92</u>

## NORTH AMERICAN FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, 1838.]

JAMES W. OTIS, *President.**Secretary,* RICHARD W. BLEECKER.*General Agent,* ISAAC F. DOBSON, No. 46 State Street, Boston.

## United States Stocks owned by the Company:—

	Par value.	Market val.
United States 6 per cent. Bonds, 1881,	\$46,000	\$49,220
“ “ $\frac{1}{2}$ Bonds,	230,000	234,600
“ “ Certificates of Indebtedness,	40,000	38,200
	<u>\$316,000</u>	<u>\$322,020</u>

## State Stocks:—

Tennessee 6 per cent. bonds,	\$20,000	\$11,200
North Carolina 6 per cent. bonds,	13,000	6,870
	<u>\$33,000</u>	<u>\$18,070</u>

## Railroad Stock:—

	Par value per share.	Par value.	Market value per share.	Market value.
200 shares New York Central Railroad,	\$100	\$20,000	\$127	\$25,400

## Other Investments:—

New York City 6 per cent. bonds,	\$6,000 00
Accrued interest, office furniture, and unpaid premiums,	18,431 89
	<u>\$24,431 89</u>

## Assets of the Company, November 1, 1864:—

United States stocks, (market value,)	\$322,020 00
State stocks, (market value,)	18,070 00
Railroad stocks, (market value,)	25,400 00
Cash on hand,	5,999 54
Due from agents,	15,601 96
Loaned on mortgage of real estate,	217,660 00
Loaned on collateral,	32,400 00
Other investments,	24,431 89
<i>Amount carried forward,</i>	<u>\$661,583 39</u>

<i>Amount of Assets brought forward,</i>		\$661,583 39
<b>Liabilities :—</b>		
Losses claimed and unpaid,	\$1,000 00	
Losses reported, upon which the liability of the Company is not determined,	2,500 00	
Amount required to re-insure all outstanding risks, estimated at 50 per cent.,	98,466 74	
		<u>96,966 74</u>
		\$564,616 65
Deduct paid-up capital,		500,000 00
		<u>500,000 00</u>
Balance of surplus,		\$64,616 65

### NORTH AMERICAN FIRE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated, May, 1867.]

A. F. HASTINGS, *President.*

*Secretary,* WILLIAM C. HASTINGS.

*General Agent,* GEORGE W. REED, No. 9 Old State House, Boston.

United States Stocks owned by the Company :—

	Par value.	Market val.
United States $\frac{1}{8}$ yrs. 6 per cent. Bonds,	\$100,000	\$103,000
“ “ 6 per cent. Bonds of 1881, .	2,000	2,120
	<u>\$102,000</u>	<u>\$105,120</u>

State Stocks :—

Michigan 6 per cent. bonds,	\$14,000	\$14,000
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Bank Stocks :—

	Par value per share.	Par value.	Market value per share.	Market value.
250 shares Phenix Bank, New York,	\$20	\$5,000	\$21	\$5,250
50 “ Merchants' Bank, New York,	50	2,500	56	2,800
50 “ Metropolitan Bank, N. York,	100	5,000	115	5,750
50 “ Bank of America, New York,	100	5,000	188	6,900
50 “ American Exchange Bank, N. York,	100	5,000	118	5,900
60 “ Merchants' Exchange Bank, New York,	50	3,000	50	3,000
100 “ Atlantic Bank, Boston, .	100	10,000	100	10,000
67 “ Blackstone Bank, Boston, .	100	6,700	112	7,504
100 “ Boston Nat'l Bank, Boston, .	100	10,000	100	10,000
200 “ Nat'l Bank of the Republic, Boston, .	100	20,000	100	20,000
75 “ Maverick Bank, Boston, .	100	7,500	97	7,275
		<u>\$79,700</u>		<u>\$84,379</u>
<i>Amounts carried forward,</i>				

	Par value per share.	Par value.	Market value per share.	Market value.
<i>Amounts brought forward,</i>		\$79,700		\$84,879
100 shares Nat'l Hide and Leather Bank, Boston, . . . . .	\$100	10,000	\$111	11,100
100 " First National Bank, Boston, .	100	10,000	111	11,100
50 " Cambridge Market Bank, Cam- bridge, . . . . .	100	5,000	95	4,750
118 " Charter Oak National Bank, Hartford, Ct., . . . . .	100	11,800	101	11,418
118 " Mercantile Bank, Hartford, .	100	11,800	86	10,148
50 " City Bank, Hartford, . . . . .	100	5,000	112	5,600
101 " Farmers' and Mechanics' B'k, Hartford, . . . . .	100	10,100	118	11,918
33 " Hartford Bank, Hartford, . . . . .	100	3,300	141	4,653
105 " Ætna Bank, Hartford, . . . . .	100	10,500	102	10,710
200 " Phenix Bank, Hartford, . . . . .	100	20,000	118	23,600
		<u>\$176,700</u>		<u>\$189,371</u>
<b>Railroad Stocks :—</b>				
120 shares Hartford & New Haven R. R.,	\$100	\$12,000	\$225	\$27,000
100 " Cheshire Railroad, . . . . .	100	10,000	57	5,700
		<u>\$22,000</u>		<u>\$32,700</u>

**Assets of the Company, November 1, 1864 :—**

United States stocks, (market value,) . . . . .	\$105,120 00
State stocks, (market value,) . . . . .	14,000 00
Bank stocks, (market value,) . . . . .	189,871 00
Railroad stocks, (market value,) . . . . .	32,700 00
Cash on hand, . . . . .	11,873 55
Due from agents, . . . . .	11,421 59
Loaned on collateral, . . . . .	6,885 00
Other investments, . . . . .	1,226 05
	<u>\$372,397 19</u>

**Liabilities :—**

Losses claimed and unpaid, . . . . .	\$6,592 07
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	76,424 16
	<u>83,016 23</u>
	<u>\$289,380 96</u>

Paid-up capital, . . . . .	\$300,000 00
Net assets, . . . . .	289,380 96
	<u>\$10,619 04</u>

Balance against the Company, .

## NORTH WESTERN INSURANCE COMPANY, OSWEGO, N. Y.\*

[Incorporated, April 26, 1882.]

THOMAS IRWIN, *President.**Secretary, S. WARNER WHITE.**General Agent, WILLIAM S. DENNY, Worcester.*

## Assets of the Company, January 1, 1885:—

United States $\frac{1}{10}$ bonds, . . . . .	\$2,500 00	
Chicago, Iowa and Nebraska Railroad bonds, . . . . .	3,000 00	
Real estate, . . . . .	16,037 50	
Cash on hand, . . . . .	24,327 78	
Due from agents, . . . . .	6,097 42	
Loaned on mortgage of real estate, . . . . .	104,104 83	
Loaned on collateral, . . . . .	7,500 00	
Other investments, . . . . .	77,211 02	
Premium notes on risks terminated, . . . . .	7,046 22	
Premium notes on risks not terminated, . . . . .	11,701 22	
		<hr/>
		\$259,525 99

## Liabilities:—

Losses claimed and unpaid, . . . . .	\$3,948 60	
Losses reported, upon which the liability of the Company is not determined, . . . . .	6,074 11	
All other claims against the Company, . . . . .	5,040 49	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	58,694 13	
		<hr/>
		73,757 33
		<hr/>
		\$185,768 66
Deduct paid-up capital, . . . . .		150,000 00
		<hr/>
Balance of surplus, . . . . .		\$35,768 66

## NORWICH FIRE INSURANCE COMPANY, NORWICH, CONN.

[Incorporated, 1808.]

AUGUSTUS BREWSTER, *President.**Secretary, EBENEZER LEARNED.**General Agent, J. H. WARD, No. 68 State Street, Boston.*

## United States Stocks owned by the Company:—

	Par value.	Market val.
United States $\frac{5}{10}$ Bonds, . . . . .	\$60,000	\$60,600
" " $\frac{5}{10}$ Bonds, of 1881, . . . . .	10,000	10,650
" " $\frac{7}{10}$ Bonds, . . . . .	11,300	11,300
" " Certificates of Indebtedness, . . . . .	62,000	62,000
	<hr/>	<hr/>
	\$143,300	\$144,550

## State Stocks:—

Connecticut State bonds, . . . . .	\$60,000	\$60,000
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\* Admitted to do business in Massachusetts, September 20, 1864.

## Bank Stocks :—

		Par value per share.	Par value.	Market value per share.	Market value.
50 shares	Norwich Bank, Norwich, Ct.,	\$100	\$5,000	\$117	\$5,850
196 "	Thames Bank, Norwich, Ct., .	100	19,600	118	23,128
16 "	Merchants' B'k, Norwich, Ct.,	40	640	43½	702
50 "	First Nat'l Bank, Norwich, Ct.,	100	5,000	100	5,000
50 "	Atlantic Bank, New York, .	100	5,000	100	5,000
100 "	Metropolitan Bank, New York,	100	10,000	105	10,500
100 "	Importers' and Traders' Bank, New York, . . . . .	100	10,000	105	10,500
100 "	Shoe and Leather Bank, New York, . . . . .	100	10,000	100	10,000
160 "	Tradesman's Bank, New York,	40	6,400	57½	9,200
200 "	Union Bank, New York, .	50	10,000	57½	11,500
50 "	United States Trust Co., New York, . . . . .	100	5,000	200	10,000
50 "	Bank of Kentucky, Louisville, Ky., . . . . .	100	5,000	100	5,000
			<u>\$91,640</u>		<u>\$106,880</u>

## Railroad Bonds :—

Norwich and Worcester Railroad bonds,	\$21,000	\$22,060
Cincinnati, Hamilton and Dayton R. R. bonds, . . . . .	5,000	5,500
St. Louis and Jacksonville R. R. bonds,	25,000	25,000
<u>\$51,000</u>		<u>\$52,560</u>

## Assets of the Company, November 1, 1864 :—

United States securities, (market value,) . .	\$144,550 00	
State securities, (market value,) . . . .	60,000 00	
Bank stocks, (market value,) . . . . .	106,880 00	
Railroad bonds, (market value,) . . . .	52,560 00	
Cash on hand, . . . . .	8,331 50	
Due from agents, . . . . .	18,657 35	
Scrip of Atlantic Ins. Co. for 1863, . . .	5,000 00	
Accrued interest, . . . . .	8,213 34	
<u>\$403,692 19</u>		

## Liabilities :—

Losses claimed and unpaid, . . . . .	\$2,000 00	
Losses reported, upon which the liability of the Company is not determined, . . . . .	10,400 00	
Amount required to re-insure all outstanding riks, estimated at 50 per cent., . . . .	33,981 02	
<u>44,381 02</u>		
		<u>\$359,311 17</u>
Deduct paid-up capital, . . . . .		300,000 00
		<u>\$59,311 17</u>



## PARK FIRE INSURANCE COMPANY, NEW YORK.\*

[Incorporated, March, 1853.]

JOSIAH W. BAKER, *President.**Secretary, WILLIAM JAFFRAY.**General Agent, LORENZO BURGE, 49 Merchants' Exchange, Boston.*

## United States Stocks owned by the Company :—

	Par value.	Market val.
United States Certificates of Indebtedness, .	\$127,000	\$123,196
“ “ Bonds of 1881, . . . .	15,000	16,500
	<u>\$142,000</u>	<u>\$139,696</u>

## Assets of the Company, November 1, 1864 :—

United States securities, (market value,) . .	\$139,696 00	
Cash on hand, . . . . .	7,225 41	
Due from agents, . . . . .	9,672 30	
Loaned on mortgage of real estate, . . . .	85,500 00	
Loaned on collateral, . . . . .	43,700 00	
Uncollected premiums, . . . . .	13,425 99	
Interest accrued, . . . . .	6,384 48	
	<u></u>	\$305,604 18

## Liabilities :—

Losses claimed and unpaid, . . . . .	\$9,000 00	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . .	57,772 32	
	<u></u>	66,772 32
		\$238,831 86
Deduct paid-up capital, . . . . .		200,000 00
		<u>\$38,831 86</u>

## PHENIX INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated, June, 1854.]

HENRY KELLOGG, *President.**Secretary, WILLIAM B. CLARK.**General Agent, HARVEY JEWELL, No. 20 Court Street, Boston.*

## United States Stocks owned by the Company :—

	Par value.	Market val.
United States 6 per cent. Bonds, of 1881, .	\$70,000	\$74,462½
“ “ $\frac{5}{8}$ Bonds, . . . . .	31,000	33,480
	<u>\$101,000</u>	<u>\$107,942½</u>

## State Stocks :—

Connecticut State bonds, . . . . .	\$100,000	\$104,000
Ohio State bonds of 1870, . . . . .	10,000	10,500
Tennessee State bonds, . . . . .	20,000	11,000
California State bonds, . . . . .	25,000	37,500
	<u>\$155,000</u>	<u>\$168,000</u>

\* Admitted to do business in Massachusetts, March 22, 1864.

## Bank Stocks :—

		Par value per share.	Par value.	Market value. per share.	Market value.
50 shares	United States Trust Co.,	\$100	\$5,000	\$200	\$10,000
200 "	Fourth Natl B'k, New York,	100	20,000	93	18,600
40 "	Central Bank, New York,	100	4,000	100	4,000
100 "	Metropolitan B'k, New York,	100	10,000	116	11,600
200 "	Manuf'rs and Merchants' B'k, New York,	100	20,000	100	20,000
400 "	Mechanics' Bank, New York,	25	10,000	28	11,200
200 "	Merchants' Exch. B'k, N. Y.,	50	10,000	50	10,000
100 "	Merchants' Bank, New York,	50	5,000	56	5,600
300 "	Farmers' & Mechanics' Bank, Hartford,	100	30,000	118	35,400
200 "	City Bank, Hartford,	100	20,000	112	22,400
200 "	Ætna Bank, Hartford,	100	20,000	104	20,800
200 "	Phenix Bank, Hartford,	100	20,000	117	23,400
200 "	Mercantile Bank, Hartford,	100	20,000	85½	17,100
125 "	State Bank, Hartford,	100	12,500	133	16,625
50 "	Hartford Bank, Hartford,	100	5,000	145	7,150
50 "	Conn. River Bank, Hartford,	50	2,500	80	4,000
60 "	Hartford Co. Bank, Hartford,	50	3,000	58	3,480
100 "	New Britain Bank, New Britain,	100	10,000	110	11,000
100 "	Citizens' Bank, Waterbury,	100	10,000	110	11,000
200 "	Waterbury B'k, Waterbury,	50	10,000	55	11,000
50 "	Niagara District B'k, Canada West,	100	5,000	110	5,500
250 "	Ontario Bank, Canada West,	40	10,000	44	11,000
			<hr/> \$262,000		<hr/> \$290,855

## Other Investments :—

100 shares	Holyoke Water Power Co.,	\$10,000	\$12,000 00
	Hartford City bonds,	10,000	11,000 00
	New Britain Water bonds,	10,000	11,500 00
	San Francisco bonds,	50,000	59,000 00
	Accrued interest,		3,090 41
		<hr/> \$80,000	<hr/> \$96,590 41

## Assets of the Company, November 1, 1864 :—

	United States bonds, (market value,) . . .	\$107,942 50
	State stocks, (market value,) . . .	163,000 00
	Bank stocks, (market value,) . . .	290,855 00
	Other investments, (market value,) . . .	96,590 41
	Cash on hand, . . .	33,899 85
	Due from agents, . . .	58,974 60
	Loaned on mortgage of real estate, . . .	45,750 00
	Loaned on collateral, . . .	47,165 00
	Loaned without collateral, . . .	17,425 00
	Amount carried forward, . . .	<hr/> \$361,602 36

<i>Amount of Assets brought forward,</i>				\$861,602 36
<b>Liabilities :—</b>				
Losses claimed and unpaid,			\$9,608 75	
Losses reported, upon which the liability of the				
Company is not determined,			30,825 00	
Dividends unpaid,			830 00	
Amount required to re-insure all outstanding				
risks, estimated at 50 per cent.,			189,667 41	
				<u>230,926 16</u>
				\$630,676 20
Deduct paid-up capital,				<u>600,000 00</u>
Balance of surplus,				\$30,676 20

### PHENIX FIRE INSURANCE COMPANY, BROOKLYN, N. Y.

[Incorporated, September 9, 1863.]

STEPHEN CROWELL, *President.*

Secretary, PHILANDER SHAW.

General Agent, ARTHUR W. HOBART, No. 29 State Street, Boston.

#### United States Stocks owned by the Company :—

	Par value.	Market val.
United States 6 per cent. Bonds, of 1881,	\$55,500	\$59,262 50
“ “ 6 “ “ of 1867,	18,000	22,500 00
“ “ $\frac{1}{2}$ Bonds, . . . . .	\$85,000	
“ “ $\frac{1}{2}$ “ . . . . .	75,000	
U. S. Certif. of Indebtedness, . . . . .	82,000	
“ 7 $\frac{1}{2}$ Treasury Notes, . . . . .	50	
	<u>\$295,550</u>	<u>\$304,372 27</u>

#### State Stocks :—

Tennessee State bonds, . . . . .	\$20,000	\$11,265
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#### Other Investments :—

San Francisco bonds, . . . . .	\$5,500	\$12,650
Kings County, (N. Y.), bonds, . . . . .	20,000	20,000
Union Ferry (Brooklyn) Company's stock, . . . . .	2,500	4,000
	<u>\$28,000</u>	<u>\$36,650</u>

#### Assets of the Company, November 1, 1864 :—

United States stocks, (market value,) . . . . .	\$304,372 27
State stocks, (market value,) . . . . .	11,265 00
Other investments, . . . . .	36,650 00
Real estate, . . . . .	7,508 00
Cash on hand, . . . . .	16,967 62
Due from agents, . . . . .	21,666 05
Loaned on mortgage of real estate, . . . . .	179,328 04
Loaned on collateral, . . . . .	151,590 00
All other investments, . . . . .	30,991 04
Premium notes on risks terminated, . . . . .	20,000 00
Premium notes on risks not terminated, . . . . .	87,481 50
<i>Amount carried forward,</i>	<u>\$867,814 52</u>

<i>Amount of Assets brought forward,</i>		\$867,814 52
<b>Liabilities :—</b>		
Losses reported, upon which the liability of the Company is not determined,	\$47,439 79	
Amount required to re-insure all outstanding risks, estimated at 50 per cent.,	192,164 75	
		<u>239,604 54</u>
		\$628,209 98
Deduct paid-up capital,		500,000 00
Balance of surplus,		<u>\$128,209 98</u>

**PISCATAQUA FIRE AND MARINE INSURANCE COMPANY,  
SOUTH BERWICK, MAINE.\***

[Incorporated in 1855—Additional Acts, 1860 and 1862.]

DAVID FAIRBANKS, *President.*

*Secretary,* SHIPLEY W. RICKER.

*General Agent,* DAVID FAIRBANKS, 76 State Street, Boston.

**United States Stocks owned by the Company :—**

	Par value.	Market val.
United States $\frac{1}{2}$ Bonds, . . . . .	\$38,800	\$34,272
“ “ Bonds of 1881, . . . . .	4,000	4,280
“ “ Certificates of Indebtedness, . . . . .	15,000	15,000
	<u>\$52,800</u>	<u>\$53,552</u>

**Bank Stocks :—**

	Par value per share.	Par value.	Market value per share.	Market value.
30 shares Cocheco Bank, Dover, N. H., \$100	\$100	\$3,000	\$105	\$3,150
5 “ Dover Bank, Dover, N. H., . 100	100	500	105	525
10 “ Langdon Bank, Dover, N. H., 100	100	1,000	105	1,050
7 “ Casco Bank, Portland, Me., . 100	100	700	109	763
15 “ First Nat'l B'k, Portland, Me., 100	100	1,500	105	1,575
1 “ B'k of Commerce, Belfast, Me., 100	100	100	103	103
5 “ Sommersworth B'k, Sommersworth, N. H., . . . . . 100	100	500	105	525
43 “ Great Falls Bank, Sommersworth, N. H., . . . . . 100	100	4,300	105	4,515
6 “ Salmon Falls B'k, Rollinford, N. H., . . . . . 100	100	600	110	660
200 “ North Berwick Bank, North Berwick, Me., . . . . . 100	100	20,000	105	21,000
103 “ South Berwick Bank, South Berwick, Me., . . . . . 50	50	5,150	53	5,459
<i>Amounts carried forward,</i>		<u>\$37,350</u>		<u>\$39,325</u>

\* Admitted to do business in Massachusetts, May 10, 1864.

	Par value per share.	Par value.	Market value per share.	Market value.
<i>Amounts brought forward,</i>		\$37,350		\$39,325
117 shares City Bank, Biddeford, Me.,	\$100	11,700	\$105	12,285
39 " Biddeford B'k, Biddeford, Me.,	100	3,900	108	4,212
10 " Massasoit B'k, Fall River, Ms.,	100	1,000	100	1,000
2 " Blue Hill B'k, Dorchester, Ms.,	100	200	105	210
15 " Nat'l Bank, Portsmouth, N. H.,	100	1,500	105	1,575
		<hr/> \$55,650		<hr/> \$58,607

## Railroad Stocks:—

207 shares Dover & Winnepiseogee R.R.,	\$100	\$20,700	\$106	\$21,942
50 " Providence & Worcester R. R.,	100	5,000	155	7,750
30 " Manchester & Lawrence R.R.,	100	3,000	121½	3,645
50 " Kinsman St. Horse Railroad,	50	2,500	62½	3,125
5 " Boston and Maine Railroad,	100	500	107	635
10 " Boston and Worcester R. R.,	100	1,000	144½	1,445
1 " Atlantic & St. Lawrence R.R.,	100	100	80	80
15 " Rockport Railroad,	100	1,500	105	1,575
		<hr/> \$34,300		<hr/> \$40,197

## Railroad Bonds:—

Atlantic and St. Lawrence R. R. 6 per cent. bonds, 1866,	\$500	\$500
Kinsman Street Railroad bonds, 1867,	2,000	2,160
	<hr/> \$2,500	<hr/> \$2,660

## Other Investments:—

City of Biddeford bonds,	\$1,500	\$1,575
St. Joseph, Missouri, bonds,	1,500	1,500
Mason County, Illinois, bonds,	500	540
Mitchell County, Iowa, bonds,	1,000	1,000
12 shares American Telegraph Company,	1,200	1,728
27 " United States Telegraph Company,	2,700	2,700
10 " Dover Packet Company,	500	550
15 " Newton & Watertown Gas-Light Co.,	1,500	1,400
2 " Saco and Biddeford Gas-Light Co.,	200	200
28 " Richmond Coal Mining Company,	1,400	1,400
	<hr/> \$12,000	<hr/> \$12,593

The Company hold the following Stocks, as collateral for money loaned:

	Par value.	Amt. loaned.
15 shares Brighton Bank, Brighton,	\$1,500	\$1,500
5 " Bank of Cape Ann, Gloucester,	500	500
18 " Freeman's Bank, Boston,	1,800	1,800
23 " Rockport Bank, Rockport,	2,300	2,300
12 " Souhegan Manufacturing Company,	6,000	6,000
	<hr/> \$12,100	<hr/> \$12,100

## Assets of the Company, November 1, 1864 :—

United States bonds, (market value,) . . .	\$53,552 00	
Bank stocks, (market value,) . . .	58,607 00	
Railroad stocks, (market value,) . . .	40,197 00	
Railroad bonds, . . .	2,660 00	
Cash on hand, . . .	8,100 54	
Due from agents, . . .	2,454 42	
Loaned on mortgage of real estate, . . .	4,700 00	
Loaned on collateral, . . .	12,100 00	
Loaned without collateral, (good endorsers,) . . .	1,800 00	
Other investments, . . .	20,571 00	
Premium notes on risks terminated, . . .	27,848 13	
Premium notes on risks not terminated, . . .	27,525 53	
		<u>\$259,615 62</u>

## Liabilities :—

Losses claimed and unpaid, and losses reported, upon which the liability of the Company is not determined, . . .	\$3,250 00	
Other claims against the Company, . . .	5,979 96	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . .	34,404 00	
		<u>43,633 96</u>
		<u>\$215,981 66</u>
Deduct paid-up capital, . . .	200,000 00	
Balance of surplus, . . .		<u>\$15,981 66</u>

PRESIDENT AND DIRECTORS OF THE INSURANCE COMPANY  
OF NORTH AMERICA, PHILADELPHIA, PA.

[Incorporated, 1794.]

ARTHUR G. COFFIN, *President.**Secretary, CHARLES PLATT.**General Agent, JOSEPH F. HOVEY, No. 6½ Merchants' Exchange, Boston.*

## United States Stocks owned by the Company :—

	Par value.	Market val.
United States $\frac{1}{2}$ Bonds, . . .	\$100,000	\$101,500
" " 6 per cent. Bonds of 1881, . . .	100,000	106,500
" " on deposit, . . .	100,000	100,000
" " 2 year Treasury Notes, . . .	80,000	80,000
	<u>\$380,000</u>	<u>\$388,000</u>

## State Stocks :—

Pennsylvania State 5 per cent. loan, . . .	\$100,000	\$95,000
Penn. State 6 per ct. loan, (not taxable,) . . .	20,000	20,000
	<u>\$120,000</u>	<u>\$115,000</u>

## Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
100 shares Philadelphia Bank, . . .	\$100	\$10,000	\$147	\$14,700

## Railroad Stocks:—

200 shares Philadelphia, Germantown and Norristown Railroad, . . .	\$50	\$10,000	\$60	\$12,000
100 " North Pennsylvania R. R., . .	50	5,000	32	3,200
218 " Philadelphia, Wilmington & Baltimore Railroad, . . .	50	10,900	60	13,080
		<u>\$25,900</u>		<u>\$32,280</u>

## Railroad Bonds:—

Delaware Railroad Company, and Camden and Amboy Railroad Company, . . .	\$31,000	\$32,225
North Pennsylvania Railroad Company, . .	40,000	40,000
Pennsylvania R. R. Company, (1st mortgage,) .	20,000	22,000
Delaware Railroad Company, (guaranteed,) .	10,000	11,000
	<u>\$101,000</u>	<u>\$105,225</u>

## Assets of the Company, November 1, 1864:—

United States stocks, (market value,) . . .	\$338,000 00
State stocks, (market value,) . . .	115,000 00
Bank stocks, (market value,) . . .	14,700 00
Railroad stocks, (market value,) . . .	28,280 00
Railroad bonds, (market value,) . . .	105,225 00
Cash value of real estate, . . .	22,000 00
Cash on hand, . . .	63,507 17
Due from agents, . . .	1,096 26
Loaned on mortgage of real estate, . . .	398,300 00
Loaned on collateral, . . .	70,150 00
All other investments, . . .	226,110 87
Premium notes on risks terminated, . . .	199,582 07
Premium notes on risks not terminated, . .	147,115 83
	<u>\$1,729,066 70</u>

## Liabilities:—

Losses reported, upon which the liability of the Company is not determined, . . .	\$48,200 00
All other claims against the Company, . .	4,000 00
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . .	182,082 54
	<u>234,282 54</u>
	<u>\$1,494,784 16</u>
Deduct paid-up capital, . . .	500,000 00
Balance of surplus, . . .	<u>\$994,784 16</u>

PROVIDENCE WASHINGTON INSURANCE COMPANY, PROVIDENCE, R. I.

[Incorporated, 1799. Charter renewed, 1820.]

JOHN KINGSBURY, *President.*

*Secretary,* WARREN S. GREENE.

*General Agent,* ALEXANDER H. BULLOCK, *Worcester.*

United States Stocks owned by the Company:—

	Par value.	Market val.
United States $\frac{5}{8}$ Bonds, . . . . .	\$20,000	\$20,200
" " 6 per cent. Bonds, of 1881, . . . . .	20,000	21,200
	<hr/>	<hr/>
	\$40,000	\$41,400

Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
600 shares Exchange Bank, Providence, . . . . .	\$50	\$30,000	\$60	\$36,000

City Stocks:—

City of Providence 6 per cent. bonds, . . . . .	\$100,000	\$112,000
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Assets of the Company, November 1, 1864:—

United States stocks, (market value,) . . . . .	\$41,400 00
Bank stocks, (market value,) . . . . .	36,000 00
City of Providence bonds, (market value,) . . . . .	112,000 00
Cash value of real estate, . . . . .	157,800 00
Cash on hand and in bank, . . . . .	10,473 26
Due from agents, . . . . .	4,245 45
	<hr/>
	\$361,918 71

Liabilities:—

Borrowed on the Company's note, . . . . .	\$10,000 00
Losses claimed and unpaid, . . . . .	23,100 00
Losses reported, upon which the liability of the Company is not determined, . . . . .	4,000 00
Other claims, . . . . .	2,000 00
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	62,598 82
	<hr/>
	101,698 82
	<hr/>
	\$260,225 89
Deduct paid-up capital, . . . . .	200,000 00
	<hr/>
Balance of surplus, . . . . .	\$60,225 89



## PUTNAM FIRE INSURANCE COMPANY, HARTFORD, CONN.\*

[Incorporated, May, 1864.]

C. B. BOWERS, *President.**Secretary, DANIEL BUCK.**General Agent, JAMES D. KENT, No. 6 Congress Street, Boston.*

## Assets of the Company, December 5, 1864 :—

Cash value of real estate, . . . . .	\$12,500 00	
Cash on hand, . . . . .	79,666 52	
Loaned on mortgage of real estate, . . . . .	83,050 00	
Loaned on collateral, . . . . .	193,600 00	
Loaned to State of Connecticut, . . . . .	180,000 00	
		<u>\$498,816 52</u>

## RELIEF FIRE INSURANCE COMPANY, NEW YORK.†

[Incorporated, December 17, 1865.]

JAMES H. PINKNEY, *President.**Secretary, W. E. CHARY.**General Agent, ALFRED K. HILL, 4 Congress Street, Boston.*

## United States Stocks owned by the Company :—

	Par value.	Market value.
United States 6 per cent. Bonds, of 1881, . . . . .	\$5,000	\$5,350
“ “ $\frac{1}{2}$ 5 per cent. Bonds, . . . . .	37,500	37,500
	<u>\$42,500</u>	<u>\$42,850</u>

## Assets of the Company, November 1, 1864 :—

United States stocks, (market value,) . . . . .	\$42,850 00	
New York City 6 per cent. stocks, . . . . .	10,300 00	
Real estate, . . . . .	11,500 00	
Cash on hand, . . . . .	8,561 71	
Loaned on mortgage of real estate, . . . . .	178,553 23	
Loaned on collateral, . . . . .	71,600 00	
Accrued interest and outstanding premiums, . . . . .	14,446 37	
Individual accounts and furniture, . . . . .	900 00	
		<u>\$338,711 31</u>

## Liabilities :—

Losses claimed and unpaid, . . . . .	\$7,250 00	
Losses reported, upon which the liability of the Company is not determined, . . . . .	27,150 00	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	62,690 00	
		<u>97,090 00</u>
		<u>\$241,621 31</u>
Deduct paid-up capital, . . . . .		200,000 00
		<u>\$41,621 31</u>
Balance of surplus, . . . . .		

\* Admitted to do business in Massachusetts, December 5, 1864.

† Admitted to do business in Massachusetts, February 28, 1864.

## REPUBLIC FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, April 12, 1852.]

ROBERT S. HONE, *President.**Secretary,* DUNCAN F. CURRY.*General Agent,* CHARLES CALDWELL, 49 *Merchants' Exchange, Boston.*

## United States Stocks owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Certificates of Indebtedness, . . . . .	\$13,000	\$12,480
“ “ Legal Tender Interest Note, . . . . .	1,000	1,000
“ “ $\frac{1}{10}$ 6 per cent. Bonds, . . . . .	170,000	183,600
“ “ $\frac{1}{10}$ 6 per cent. Bonds of 1881, . . . . .	67,000	71,690
	<hr/> \$251,000	<hr/> \$268,770

## Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
262 shares Bank of Commerce, N. York, \$100	\$100	\$26,200	\$105	\$27,510
100 “ National Bank, . . . . . 50	50	5,000	52	5,200
		<hr/> \$31,200		<hr/> \$32,710

## Assets of the Company, November 1, 1864:—

United States stocks, (market value,) . . . . .	\$268,770 00
Bank stocks, (market value,) . . . . .	32,710 00
Cash on hand, . . . . .	6,632 86
Due from agents, . . . . .	3,668 42
Loaned on mortgage of real estate, . . . . .	155,250 00
Loaned on collateral, . . . . .	47,800 00
	<hr/> \$514,831 28

## Liabilities:—

Losses claimed and unpaid, . . . . .	\$10,260 00
Losses reported, upon which the liability of the Company is not determined, . . . . .	2,000 00
Borrowed on pledge of \$12,000, $\frac{1}{10}$ 6 per cent. U. S. bonds, . . . . .	10,500 00
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	47,487 20
	<hr/> 70,247 20
	<hr/> \$444,584 08
Deduct paid-up capital, . . . . .	800,000 00
	<hr/> \$44,584 08

## ROGER WILLIAMS INSURANCE COMPANY, PROVIDENCE, R. I.

[Incorporated, May, 1828.]

RICHARD W. JACKSON, *President.*      *Secretary,* JOSEPH W. DAVENPORT.*General Agent, J. H. WARD, No. 68 State Street, Boston.*

## Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
800 shares American Bank, Prov.,	\$50	\$15,000	54	16,200
500 " Bank of Commerce, Prov.,	50	25,000	52	25,500
360 " Commercial Bank, Prov.,	50	18,000	52½	18,900
600 " Blackstone Canal B'k, Prov.,	25	15,000	26	15,600
300 " Globe Bank, Providence,	50	15,000	50½	15,150
280 " Manufacturers' Bank, Prov.,	100	28,000	95	26,600
100 " Continental B'k, Providence,	50	5,000	50	5,000
100 " Atlantic Bank, Providence,	50	5,000	48	4,800
100 " Westminster B'k, Providence,	50	5,000	50	5,000
100 " B'k of North America, Prov.,	50	5,000	50½	5,050
		<hr/>		<hr/>
		\$136,000		\$137,800

## Assets of the Company, November 1, 1864 :—

Bank stocks, (market value,) . . . .	\$137,800 00
Cash on hand and in bank, . . . .	2,742 18
Due from agents, . . . .	1,058 70
Premium notes on risks terminated, . . . .	100 00
	<hr/>
	\$141,700 88

## Liabilities :—

Borrowed, . . . . .	\$6,412 16
Losses reported, upon which the liability of the Company is not determined, . . . .	7,500 00
Other claims against the Company, . . . .	648 00
Amount required to re-insure all outstanding risks, estimated at 50 per cent, . . . .	17,533 16
	<hr/>
	32,093 32
	<hr/>
	\$109,607 56
Deduct paid-up capital, . . . . .	100,000 00
	<hr/>
Balance of surplus, . . . . .	\$9,607 56.

## ROYAL INSURANCE COMPANY, LIVERPOOL, ENGLAND.

[Incorporated, June 18, 1845.]

PERCY M. DOVE, *Manager and Sec.* Assistant Sec., JOHN H. McLAREN.*General Agent, STEPHEN HIGGINSON, No. 8 Kilby Street, Boston.*

Assets of the Company, December 31, 1862 :—

United States Stocks owned by the Company :—

	Par value.	Market val.
United States 6 per cent. Stock, 1867,	\$71,000	\$72,420
“ “ 6 per cent. Stock, 1868,	75,950	77,469
“ “ 5 per cent. Stock, 1871,	55,000	53,900
“ “ 5 per cent. Stock, 1874,	282,000	276,860
“ “ 5 per cent. Stock, 1865,	9,000	11,340
“ “ Treasury Notes, . . .	26,000	26,000
	<u>\$518,950</u>	<u>\$517,489</u> —£106,919 4 8

Railroad Stocks :—

	Par value.	Market val.
North Union Railway, A stock, . . .	£9,055	
South-Eastern Railway stock, 4½ per cent., (preferred,) . . .	7,000	£31,226 2 9
Lancashire and Yorkshire Railway, 6 per cent. stock, . . .	780	
Chester and Holyhead Railway stock, . . .	49,000	24,812 8 6
South-Eastern Railway, 4½ pref. stock, . . .	10,000	10,862 10 0
Lancaster and Carlisle Railway stock, . . .	10,000	
Lancaster and Carlisle Railway stock, 4½ per cent., (preferred,) . . .	2,000	22,778 2 6
820 £20 shares Merthyr Tredegar and Abergavenny Railway Co., . . .	16,400	
820 £60 shares Merthyr Tredegar and Abergavenny Railway Co., (£8 per share paid,) . . .	8,200	22,940 0 2
Birkenhead Railway stock, . . .	25,000	
South-Eastern Railway stock, . . .	25,000	47,041 9 8
	<u>£162,485</u>	<u>£158,660 13 2</u>
		\$767,917 57

Railway Bonds :—

Great Western Railway bonds, . . .	£46,000	£402,45 0 0
		<u>£195,657 00</u>

Other Investments :—

Burial Board Taxteth Park, . . .	£33,204 7 6
British and Irish Magnetic Telegraph Co., . . .	10,000 0 0
Mersey Docks and Harbor Board, . . .	19,411 15 8

Amount carried forward, . . . £62,616 3 2

<i>Amount brought forward,</i>	£82,616	3	2
Texteth Park Board of Health,	5,570	4	2
Corporation of Liverpool—Birkenhead Dock bonds,	7,670	7	7
£100,000 Government India 4 per cent. bonds,	95,750	0	0
Canadian 5 per cent. stock,	11,178	14	10
Liverpool Corporation Water bond,	2,115	11	4
Mersey Docks and Harbor Board,	6,700	10	8
Balances of sundry Loan Accounts secured by various British railway stocks and shares, with margin of from 16½ to 71 per cent.,	410,882	12	6
	£602,484	4	3
	\$2,916,023 50		

## Assets of the Company, December 31, 1863:—

United States stocks, (market value,)	£98,171	5	5
Railroad stocks, (market value,)	158,660	13	2
Railroad bonds, (market value,)	40,425	0	0
Other investments,	602,484	4	3
Real estate,	128,914	13	9
Cash on hand,	80,857	18	3
Due from agents and branches,	85,535	10	8
Loaned on life policies, with personal and other securities,	36,404	14	4
	£1,181,453	19	10
	\$5,476,237 26		

## Liabilities:—

Losses reported, upon which the liability of the Company is not determined,	£15,803	13	3
Unclaimed dividends,	468	2	3
Duty collected for Government, not yet due,	24,566	14	6
Amount required to re-insure all outstanding risks, estimated by the Company at	164,000	0	0
	£204,838	10	0
	\$991,416 34		
	\$4,484,820 92		
Deduct paid-up capital, £285,165,	1,380,198 60		
Balance of surplus,	\$3,104,622 32		

## SECURITY FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, June 16, 1856.]

THOMAS W. BIRDSALL, *President.* Secretary, RICHARD L. HAYDOCK.

General Agent, LUCIUS W. CRAM, No. 3 Merchants' Exchange.

## United States Stocks owned by the Company :—

	Par value.	Market val.
United States 6 per cent. Bonds of 1864, . . . . .	\$50,000	\$53,000
“ “ $\frac{1}{2}$ 5 per cent. Bonds, . . . . .	125,000	124,328 $\frac{1}{2}$
“ “ $\frac{1}{2}$ 6 per cent. Bonds, . . . . .	25,000	27,250
“ “ $7\frac{1}{2}$ Treasury Notes, (gold int.) . . . . .	100,000	110,000
“ “ $7\frac{1}{2}$ Treasury Notes, issue of 1864, . . . . .	50,000	50,000
	<u>\$350,000</u>	<u>\$364,578<math>\frac{1}{2}</math></u>

## State Stocks :—

State of California bonds, (market value,) . . . . .	\$4,380
State of Tennessee bonds, (market value,) . . . . .	11,800
	<u>\$16,180</u>

## Other Investments :—

New York City Soldiers' Relief and Substitute Redemption bonds, . . . . .	\$50,000
Bonds of the City of San Francisco, Cal., . . . . .	5,655
Bonds of the Union Free School, Dist. No. 2, of West Farms, N. Y., . . . . .	7,000
	<u>\$62,655</u>

## Assets of the Company, November 1, 1864 :—

United States stocks, (market value,) . . . . .	\$364,578 75
State stocks, (market value,) . . . . .	16,180 00
Other investments, . . . . .	157,495 48
Cash on hand, . . . . .	107,122 62
Due from agents, . . . . .	15,548 68
Loaned on mortgage of real estate, . . . . .	363,400 00
Loaned on collateral, . . . . .	348,050 00
Interest accrued on investments, . . . . .	16,774 00
Premium notes on risks terminated, . . . . .	95,242 85
	<u>\$1,484,387 38</u>

## Liabilities :—

Losses reported, upon which the liability of the Company is not determined, . . . . .	\$60,476 00
Amount required to re-insure all outstanding risks, estimated by the Company at . . . . .	253,700 00
	<u>314,176 00</u>
	<u>\$1,170,211 38</u>
Deduct paid-up capital, . . . . .	1,000,000 00
Balance of surplus, . . . . .	<u>\$170,211 38</u>

## STANDARD FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, March, 1859.]

WILLIAM CRIPPS, *President.**Acting Secretary, J. A. SILVEY.**General Agent, ISAAC F. DOBSON, 46 State Street, Boston.*

## United States Stocks owned by the Company:—

	Par value.	Market val.
United States 6 per cent. Bonds of 1881, . . .	\$15,000	\$15,993 $\frac{1}{4}$
“ “ $\frac{1}{2}$ % 6 per ct. registered Bonds, . . .	40,000	40,400
“ “ $\frac{1}{2}$ % coupon Bonds, . . .	30,000	30,412 $\frac{1}{2}$
“ “ $\frac{1}{2}$ % registered Bonds, . . .	25,000	23,750
“ “ 6 per cent. Certif. of Indebt., . . .	10,000	9,562 $\frac{1}{2}$
	<u>\$120,000</u>	<u>\$120,118<math>\frac{1}{4}</math></u>

## City Stocks:—

Brooklyn City 6 per ct. temporary loan bonds, . . .	\$5,000	\$5,250
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## Assets of the Company, November 1, 1864:—

United States stocks, (market value,) . . .	\$120,118 75	
Brooklyn City stocks, (market value,) . . .	5,250 00	
Cash on hand, . . . . .	4,314 91	
Due from agents, . . . . .	1,271 00	
Loaned on mortgage of real estate, . . .	99,500 00	
Loaned on collateral, . . . . .	42,700 00	
	<u>                    </u>	\$273,154 66

## Liabilities:—

Losses claimed and unpaid, . . . . .	\$1,000 00	
Losses reported, upon which the liability of the Company is not determined, . . . . .	2,500 00	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	38,843 49	
	<u>                    </u>	42,343 49
		<u>\$230,811 17</u>
Deduct paid-up capital, . . . . .		200,000 00
		<u>                    </u>
Balance of surplus, . . . . .		\$30,811 17

## ST. NICHOLAS INSURANCE COMPANY, NEW YORK.

[Incorporated, 1852.]

WILLIAM WINSLOW, *President.**Secretary, JOHN J. SEARING.**General Agent, JOHN W. PORTEE, No. 12 Congress Square, Boston.*

## United States Stocks owned by the Company:—

	Par value.	Market val.
United States Bonds, . . . . .	\$37,000	\$39,980
“ “ Certificates of Indebtedness, . . .	56,000	56,000
	<u>\$93,000</u>	<u>\$95,980</u>

## Assets of the Company, November 1, 1864:—

United States Stocks, (market value,) . . . . .	\$95,980 00
Cash value of real estate, . . . . .	21,694 83
Cash on hand, . . . . .	7,547 64
Due from agents, . . . . .	8,934 58
Loaned on mortgage of real estate, . . . . .	38,050 00
Loaned on collateral, . . . . .	5,274 61
Due the Company on judgments, . . . . .	17,084 69
Other investments, . . . . .	1,800 00
Accrued interest, . . . . .	2,757 84
	<hr/>
	\$198,623 69

## Liabilities:—

Losses claimed and losses reported, upon which the liability of the Company is not determined, . . . . .	\$14,000 00
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	37,400 00
	<hr/>
	51,400 00
	<hr/>
	\$147,223 69
Paid-up capital, . . . . .	\$150,000 00
Net assets, . . . . .	147,223 69
	<hr/>
Balance against the Company, . . . . .	\$2,776 81

## THAMES FIRE INSURANCE COMPANY, NORWICH, CONN.

[Incorporated, 1869.]

AMOS W. PRENTICE, *President.**Secretary, W. S. BRAKENRIDGE.**General Agent, EDWIN HOLMAN, No. 82 Congress Street, Boston.*

## United States Stocks owned by the Company:—

	Par value.	Market val.
United States $\frac{1}{10}$ Bonds, . . . . .	\$21,000	\$21,815
“ “ 6 per cent. Bonds of 1881, . . . . .	4,000	4,275
	<hr/>	<hr/>
	\$25,000	\$25,590

## Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
100 shares Merchants' Bank, New York, \$50	\$50	\$5,000	\$56	\$5,600
250 “ Phenix Bank, New York, . 20	20	5,000	22	5,500
50 “ First Nat'l Bank, Norwich, . 100	100	5,000	100	5,000
		<hr/>		<hr/>
		\$15,000		\$16,100



## Assets of the Company, November 1, 1864:—

United States stocks, (market value,) . . . . .	\$25,590 00	
Bank stocks, (market value,) . . . . .	16,100 00	
Cash on hand, . . . . .	54,873 57	
Due from agents, . . . . .	4,083 27	
Loaned on mortgage of real estate, . . . . .	74,350 00	
Loaned on collateral, . . . . .	36,838 95	
Bills receivable, . . . . .	197 66	
Office furniture and library, . . . . .	545 81	
Accrued interest, . . . . .	6,454 03	
	<hr/>	\$219,013 29

## Liabilities:—

Losses adjusted but not due, . . . . .	\$4,748 88	
Rent, . . . . .	204 00	
Printing, . . . . .	10 00	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	27,500 00	
	<hr/>	32,462 88
		<hr/>
		\$186,550 41

Paid-up capital, . . . . . \$200,000 00

Net assets, . . . . . 186,550 41

Balance against the Company, . . . \$13,449 59

## TRADESMEN'S FIRE INSURANCE COMPANY, NEW YORK.\*

[Incorporated, December 28, 1858.]

DAVID B. KEELER, *President.*

*Secretary,* TIMOTHY Y. BROWN.

*General Agent,* OLIVER BREWSTER, No. 4 State Street, Boston.

## United States Stocks owned by the Company:—

	Par value.	Market val.
United States 6 per cent. Bonds of 1881, . . . . .	\$5,000	\$5,325
" " $\frac{1}{2}$ Bonds, . . . . .	46,500	46,780
	<hr/>	<hr/>
	\$51,500	\$52,105

## Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
125 shares Mechanics' and Traders' B'k, \$25	\$25	\$3,125	\$31 $\frac{1}{2}$	\$3,964 37

## Other Investments:—

Brooklyn City 7 per cent. Improvement bonds, 80 years, . . . . .	\$5,000	\$6,260
Brooklyn City 7 per cent. Assessment bond, 1 year, . . . . .	2,000	2,000
	<hr/>	<hr/>
	\$7,000	\$8,260

\* Admitted to do business in Massachusetts, December 5, 1864.

## Assets of the Company, November 1, 1864:—

United States stocks, (market value,) . . . . .	\$52,105 00	
Bank stocks, (market value,) . . . . .	8,984 87	
Other investments, . . . . .	8,260 00	
Cash on hand, . . . . .	5,596 86	
Loaned on mortgage of real estate, . . . . .	122,550 00	
Loaned on collateral, . . . . .	6,500 00	
	<hr/>	\$198,995 73

## Liabilities:—

Losses reported, upon which the liability of the Company is not determined, . . . . .	\$2,700 00	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	83,715 87	
	<hr/>	86,415 87
		\$162,579 86
Deduct paid-up capital, . . . . .		150,000 00
		<hr/>
Balance of surplus, . . . . .		\$12,579 86

## WASHINGTON INSURANCE COMPANY, NEW YORK.

[Incorporated, December 14, 1850.]

HENRY WESTON, *Vice-President.**Secretary,* WILLIAM K. LOTHROP.*General Agent,* THOMAS H. NEWELL, No. 10 State Street, Boston.

## United States Stocks owned by the Company:—

	Par value.	Market val.
United States registered Bonds of 1881, . . . . .	\$201,500	\$214,597½
" " coupon regist'd Bonds of 1881, . . . . .	23,500	25,086½
" " $\frac{5}{8}$ Bonds, . . . . .	12,000	12,180
" " $7\frac{1}{8}$ Treasury Notes, . . . . .	1,800	1,800
	<hr/>	<hr/>
	\$238,800	\$253,663½

## State Stocks:—

Tennessee State bonds, . . . . .	\$20,000	\$11,802½
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## Assets of the Company, November 1, 1864:—

United States stocks, (market value,) . . . . .	\$253,663 75	
State stocks, (market value,) . . . . .	11,802 50	
Other investments, . . . . .	22,336 93	
Cash value of real estate, . . . . .	83,117 88	
Cash on hand, . . . . .	10,614 98	
Due from agents, . . . . .	8,108 19	
Loaned on mortgage of real estate, . . . . .	106,745 50	
Loaned on collateral, . . . . .	177,766 21	
Premium risks on notes terminated, . . . . .	286 96	
Amount carried forward, . . . . .	<hr/>	\$619,442 40

<i>Amount of Assets brought forward,</i>		\$619,442 40
<b>Liabilities:—</b>		
Losses reported, upon which the liability of the Company is not determined,	\$2,326 00	
Losses claimed and unpaid,	17,273 00	
City taxes due,	8,200 00	
Amount required to re-insure all outstanding risks, estimated at 50 per cent.,	64,665 76	
		<u>92,464 76</u>
		\$526,977 64
Deduct paid-up capital,		<u>400,000 00</u>
Balance of surplus,		\$126,977 64

### YONKERS AND NEW YORK FIRE INSURANCE COMPANY, YONKERS.\*

[Incorporated, March 18, 1863.]

RICHARD L. FRANKLIN, *President.* Secretary, JOHN W. MURRAY,  
General Agent, W. H. VINCENT, 28 State Street, Boston.

#### United States Stocks owned by the Company:—

	Par value.	Market val.
United States 6 per cent. Bonds of 1881,	\$100,000	\$108,750
“ “ 6 per cent. $\frac{5}{8}$ Bonds,	100,000	102,250
“ “ Certificates of Indebtedness,	50,000	48,125
	<u>\$250,000</u>	<u>\$259,125</u>

#### Other Investments:—

Westchester County Bonds,	\$50,000	\$51,000
Town of Yonkers Bonds,	31,000	31,960
	<u>\$81,000</u>	<u>\$82,960</u>

#### Assets of the Company, November 1, 1864:—

United States stocks, (market value,)	\$259,125 00	
Other investments,	82,960 00	
Cash on hand,	51,988 73	
Loaned on mortgage of real estate,	181,900 00	
Loaned on collateral,	108,100 00	
		<u>\$629,073 73</u>

#### Liabilities:—

Losses reported, upon which the liability of the Company is not determined,	\$11,000 00	
Amount required to re-insure all outstanding risks, estimated at 50 per cent.,	35,000 00	
		<u>46,000 00</u>
		\$583,073 73
Deduct paid-up capital,		<u>500,000 00</u>
Balance of surplus,		\$83,073 73

\* Admitted to do business in Massachusetts, November 24, 1864.

## AMERICAN EXCHANGE INSURANCE COMPANY, NEW YORK.

[Incorporated, February 29, 1859.]

HENRY BUTLER, *President.**Secretary,* WILLIAM RAYNOR.*General Agent,* WILLIAM S. DENNY, *Worcester.*

## Assets of the Company, December 1, 1864 :—

United States Certificates of Indebtedness, . . . . .	\$75,240 00	
Cash on hand, . . . . .	1,045 27	
Due from agents, . . . . .	299 09	
Loaned on mortgage of real estate, . . . . .	130,200 00	
Loaned on collateral, . . . . .	17,400 00	
Other investments, including interest accrued but not due, . . . . .	9,627 94	
	<hr/>	\$233,812 30

## Liabilities :—

Losses claimed and unpaid, . . . . .	\$1,842 14	
Losses reported, upon which the liability of the Company is not determined, . . . . .	7,300 00	
Amount required to re-insure all outstanding risks, estimated at 50 per cent., . . . . .	22,535 34	
	<hr/>	31,677 48
		<hr/>
		\$202,134 82
Deduct paid-up capital, . . . . .		200,000 00
		<hr/>
Balance of surplus, . . . . .		\$2,134 82



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# FOREIGN MARINE COMPANIES

DOING BUSINESS IN THIS COMMONWEALTH.

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	ATLANTIC MUTUAL. New York.	COLUMBIAN MARINE. New York.	DELAWARE MUTUAL SAFETY. Philadelphia, Pa.	GREAT WESTERN MARINE. New York.
Amount of Capital actually paid in,	\$2,593,880 00*	\$3,500,000 00	\$360,000 00	\$1,000,000 00
Number of Shares,	- -	35,000	14,400	1,000
Par value of each share,	- -	\$100 00	\$25 00	\$100 00
Amount of Fire Risks outstanding,	- -	- -	18,592,582 00	- -
Amount of Marine Risks outstanding,	- -	- -	4,689,271 00	450,455 76
Total amount of outstanding risks,	64,359,091 00	- -	23,281,853 00	450,455 76e
Amount of United States Stocks and Treasury Notes,	64,359,091 00	500,300 00\$	342,202 50	- -
of State Stocks, (market value,) . . . . .	2,513,741 30	- -	101,505 00	- -
of Bank Stocks, (market value,) . . . . .	240,000 00	- -	- -	- -
of Railroad Stocks, (market value,) . . . . .	552,890 00	- -	12,150 00	- -
of Railroad Bonds, (market value,) . . . . .	- -	- -	75,250 00	- -
of Real Estate, (cash value,) . . . . .	186,000 00	- -	36,000 00	- -
of Cash on hand and in bank, . . . . .	744,813 00	1,087,299 52a	158,692 49b	1,857,187 66
due from agents, . . . . .	- -	- -	- -	- -
loaned on mortgage of real estate,	193,760 00†	- -	128,700 00	309,503 96
on collateral, . . . . .	1,000,700 00	- -	- -	325,125 00
without collateral, . . . . .	- -	- -	- -	- -
of all other investments and debts due Company,	- -	- -	- -	- -
of Premium Notes on risks terminated,	554,964 51	4,350,978 26	287,164 03	394,485 00
of Borrowed Money, . . . . .	3,278,676 63	- -	- -	990,683 95
of Losses ascertained and unpaid,	- -	- -	- -	- -
claimed and unpaid, . . . . .	- -	- -	- -	- -
reported, upon which the liability of	- -	- -	- -	- -
the Company is not determined,	- -	- -	36,739 00	- -
of all other claims against the Company, . . . . .	- -	- -	7,545 25c	- -
of Cash received for premium on fire risks,	- -	- -	188,657 18	- -
marine risks, . . . . .	- -	- -	302,755 87	- -

Amount of Notes received for premiums on fire risks, marine risks,					\$2,669,872 24
of Cash received for interest,				\$118,830 42	
of Income from all other sources,				48,280 61	
of Fire Losses paid the last year,				27,242 05	
of Marine Losses paid the last year,				49,685 82	
of Dividends paid the last year,		\$2,389,847 14		214,291 82	
of Expenses of office,				49,482 30	
of other Expenditures,			477,914 91	14,089 00	
of Cash received for fire risks not terminated, required to re-insure all outstanding risks,				105,994 64d	
of Premium Notes on risks not terminated,				116,484 55	
of Delinquent Notes not charged to profit and loss,				165,028 73	
Highest rate of interest received,			7 per cent.	7 $\frac{7}{8}$ per cent.	
paid on money borrowed,			7 per cent.		
Number of shares of Capital Stock pledged to the Company,					
Balance to credit of profit and loss account,				250,099 65	
to debit of profit and loss account,					
Number of shares of Capital Stock owned by the Company, or not subscribed for,					
Amount of capital consisting of Stockholders' Notes,					

\* Reserved profit.

† And now being subscribed.

‡ Including \$100,000 deposited with United States Government.

§ Including New York city and other stocks.

|| Including re-insurance, return premium, agency charges, taxes, &amp;c.

¶ This is the premium of outstanding risks. The New York Marine Companies of this class do not appear to have any means of ascertaining the amount insured by them otherwise than by the premium. The amount of premium here returned probably represents an outstanding risk of from \$10,000,000 to \$12,000,000.—*Ins. Com'rs.*

† Including real estate owned by the Company.

‡ Including New York city and other stocks.

§ Including dividends due and unpaid.

¶ Profits to be divided with insurers.

|| Including loans secured by United States stocks.

|| Including dividends due and unpaid.



	MERCANTILE MUTUAL. New York.	SUN MUTUAL. New York.	UNION MUTUAL. New York.	WASHINGTON MARINE. New York.
Amount of Capital actually paid in, . . . . .	\$640,600 00	-	-	\$242,100 00
Number of Shares, . . . . .	6,406	-	-	2,421
Par value of each share, . . . . .	\$100 00	-	-	\$100 00
Amount of Fire Risks outstanding, . . . . .	-	-	\$38,820 84	-
of Marine Risks outstanding, . . . . .	-	-	192,073 09	-
Total amount of outstanding risks, . . . . .	-	\$517,343 23*	230,894 24	-
Amount of United States Stocks and Treasury Notes, of State Stocks, (market value,) . . . . .	20,600 00	175,000 00	598,581 006	50,000 00
of Bank Stocks, (market value,) . . . . .	15,000 00	-	-	-
of Railroad Stocks, (market value,) . . . . .	223,240 00	-	-	-
of Railroad Bonds, (market value,) . . . . .	500 00	-	-	-
of Real Estate, (cash value,) . . . . .	-	-	-	-
of Cash on hand and in bank, . . . . .	-	-	-	-
due from agents, . . . . .	135,037 50	198,689 80	70,000 00	17,577 91
loaned on mortgage of real estate, on collateral, . . . . .	140,342 45	-	100,750 71	14,761 03
without collateral, . . . . .	4,000 00	94,650 00	236,160 92c	18,090 00
of all other investments and debts due Company, of Premium Notes on risks terminated, . . . . .	87,390 00	556,271 83	381,409 85	6,800 00
of Borrowed Money, . . . . .	-	270,000 00	-	6,573 68
of Losses ascertained and unpaid, claimed and unpaid, . . . . .	135,600 00	946,418 16	301,175 84	62,653 1- $\frac{1}{2}$
reported, upon which the liability of the Company is not determined, . . . . .	-	-	-	359,262 25 $\frac{1}{2}$
of all other claims against the Company, . . . . .	60,000 00	-	-	-
of Cash received for premiums on fire risks, marine risks, . . . . .	-	50,387 75	-	-
	138,751 94	-	-	-



## R E M A R K S .

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### ATLANTIC MUTUAL INSURANCE COMPANY, NEW YORK.

[Incorporated, April, 1842.]

JOHN D. JONES, *President.*

*Acting Secretary, J. H. CHAPMAN.*

*General Agent, G. WINTHROP COFFIN, 4 Merchants' Exchange.*

Premiums received on marine risks, from Jan. 1 to Dec. 31,	
1864, . . . . .	\$7,558,437 25
Premiums on policies not marked off, Jan. 1, 1864, . . . . .	2,407,334 61
	<hr/>
Total amount of marine premiums, . . . . .	\$9,965,771 86
Premiums marked off, Jan. 1 to Dec. 31, 1864, . . . . .	\$7,964,369 14
Losses paid during the same period, . . . . .	\$3,316,625 67
Returns of premiums and expenses, \$1,313,299 63	

The Company has the following Assets:—

United States and State of New York stock, city, bank, and other stocks, . . . . .	\$4,974,715 00
Loans secured by stocks, and otherwise, . . . . .	2,187,950 00
Real estate and bonds and mortgages, . . . . .	143,760 00
Dividends on stocks, interest on bonds and mortgages and other loans, sundry notes, re-insurance, and other claims due the Company, estimated at . . . . .	120,812 89
Premium notes and bills receivable, . . . . .	2,876,018 99
United States gold coin, . . . . .	541,399 63
Cash in bank, . . . . .	288,432 91
	<hr/>
	\$11,133,589 42

### COLUMBIAN MARINE INSURANCE COMPANY, NEW YORK.

[Incorporated, August, 1867.]

BENJAMIN C. MORRIS, *President.*

*Secretary, WILLIAM M. WHITNEY.*

*General Agent, JOSEPH MORRISON, 43 State Street.*

Total amount of premiums for the year, including unpaid of December 31, 1868, . . . . .	\$6,213,114 68
Premiums marked off as earned during the year, (less return premiums,) and interest received on investments, . . . . .	4,932,516 07

Losses paid during the year, . . . . .	\$2,389,847 14	
Re-insurance, expenses, State and Gov't tax, . . . . .	477,914 91	
	<u>                    </u>	\$2,867,762 05
Excess of earned premiums over losses, &c., . . . . .	\$2,064,754 02	
Add undivided balance of Dec. 31, 1863, . . . . .	403 82	
	<u>                    </u>	\$2,065,157 84
Reserve for estimated claims unadjusted, and other contingencies, . . . . .		651,212 97
Profits to be divided, . . . . .		<u>\$1,413,944 87</u>
Amount of dividends declared for the year is 31 per cent. on cash capital.		
Debts and liabilities, . . . . .		\$13,931 35

## Assets of the Company, December 31, 1864:—

United States, New York City, and other stocks, . . . . .	\$500,300 00	
Cash in bank and loans secured by United States stocks, . . . . .	1,087,299 52	
Accrued interest, re-insurance, salvage, and other claims, and unpaid premiums, . . . . .	736,013 16	
Premium notes and bills receivable, &c., . . . . .	3,588,468 27	
Scrap of insurance companies and sundry other securities, estimated at . . . . .	26,491 83	
	<u>                    </u>	
Total amount of assets, . . . . .		\$5,938,572 78

**DELAWARE MUTUAL SAFETY INSURANCE COMPANY,  
PHILADELPHIA, PA.**

[Incorporated, 1835.]

THOMAS C. HAND, *President*.

Secretary, HENRY LYLURN.

General Agent, W. V. HUTCHINS, No. 28 State Street, Boston.

## United States Stocks owned by the Company:—

	Par value.	Market val.
United States 5 per cent. loan, 1871, . . . . .	\$100,000	\$100,000
“ “ 6 per cent. loan, 1881, . . . . .	111,000	118,215
“ “ 6 per cent. loan, $\frac{3}{8}$ 's, . . . . .	75,000	75,562 $\frac{1}{2}$
“ “ Treasury Certificates of Indeb- tedness, . . . . .	48,425	48,425
	<u>\$334,425</u>	<u>\$342,202<math>\frac{1}{2}</math></u>

## State Stocks:—

State of Pennsylvania 5 per cent. loan, . . . . .	\$100,000	\$93,855
State of Pennsylvania 6 per cent. loan, . . . . .	54,000	55,840
State of Tennessee 5 per cent. loan, . . . . .	80,000	12,000
	<u>\$184,000</u>	<u>\$161,505</u>

## Railroad Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
180 shares Pennsylvania Railroad,	\$50	\$8,500	\$70	\$9,100
100 " North Pennsylvania Railroad,	50	5,000	30½	3,050
		<u>\$11,500</u>		<u>\$12,150</u>

## Railroad Bonds:—

Pennsylvania R. R., 1st mortgage 6 per ct. bonds,	\$20,000	\$22,000
Pennsylvania R. R., 2d mortgage 6 per ct. bonds,	50,000	53,250
	<u>\$70,000</u>	<u>\$75,250</u>

## Other Investments:—

Philadelphia City 6 per cent. stock, . . .	\$123,050	\$122,520 37
800 shares Germantown Gas Company, (prin- cipal and interest guaranteed by City of Philadelphia,) . . . . .	15,000	15,800 00
	<u>\$138,050</u>	<u>\$137,820 37</u>

## Assets of the Company, November 1, 1864:—

United States stocks, (market value,) . . .	\$342,202 50
State stocks, (market value,) . . . . .	161,505 00
Railroad stocks, (market value,) . . . . .	12,150 00
Railroad bonds, (market value,) . . . . .	75,250 00
Other investments, including debts due the Company, and bills receivable, . . . . .	287,164 03
Cash value of real estate, . . . . .	36,000 00
Deposited with United States government, . .	100,000 00
Cash on hand and in bank, . . . . .	53,692 49
Loaned on mortgage of real estate, . . . . .	128,700 00
	<u>\$1,201,664 02</u>

## Liabilities:—

Losses reported, upon which the liability of the Company is not determined, . . . . .	\$36,739 00
All other claims against the Company, including dividends due and unpaid, . . . . .	7,545 25
Scrip fund of the Company,* . . . . .	878,455 00
Am't required to re-insure all outstanding risks,	165,028 73
	<u>587,767 98</u>
	<u>\$613,896 04</u>
Deduct paid-up capital, . . . . .	360,000 00
	<u>\$253,896 04</u>

\* Supposed to be scrip issued for profits.

# GREAT WESTERN MARINE INSURANCE COMPANY, NEW YORK.

[Incorporated, September 27, 1855.]

JOHN A. PARKER, *Vice President.*      *Secretary,* WILLIAM T. LOCKWOOD.

Premiums on outstanding risks, December 31st, 1863, . . .	\$347,050 82
Premiums received on marine risks, from January 1st, 1864, to December 31st, 1864, . . . . .	2,669,372 24

Total marine premiums, . . . . .	\$3,016,423 06
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Premiums marked off from January 1st, 1864, to December 31st, 1864, . . . . .	\$2,565,967 30
Losses paid during same period, . . . . .	1,034,564 93
Returns of premiums and expenses, . . . . .	573,816 78

The Company has the following Assets:—

Cash in bank, and with English bankers, . . . . .	\$1,857,187 66
Loans secured by stocks and otherwise, . . . . .	325,125 00
Real estate and bonds and mortgages, . . . . .	309,503 96
United States, city, bank, and other stocks, . . . . .	394,485 00
Premium notes, and bills receivable, and other claims due Company, . . . . .	990,683 95
Total amount of Assets, . . . . .	\$3,876,985 57

# MERCANTILE MUTUAL INSURANCE COMPANY, NEW YORK.

[Incorporated, April, 1842.]

CHARLES NEWCOMB, *Vice President.*      *Secretary,* CLEMENT J. DESPARD.

*General Agent,* WILLIAM H. VINCENT, 28 State Street.

United States Stocks owned by the Company:—

	Par value.	Market val.
United States 5 per cent. bonds, . . . . .	\$20,000	\$20,600
State Stocks:—		
New York State 5 per cent. bonds, . . . . .	\$15,000	\$15,000

Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
200 shares Bank of Commerce, N. York, \$100	\$20,000	\$110	\$22,000	
100 " B'k of the Republic, N. York, 100	10,000	105	10,500	
200 " Bank of the State of N. York, New York, . . . . . 100	20,000	115	23,000	
70 " Bank of America, New York, 100	7,000	140	9,800	
Amounts carried forward, . . . . .	\$57,000		\$65,300	

		Par value per share.	Par value.	Market value per share.	Market value.
<i>Amounts brought forward, . . .</i>					
200 shares	Merchants' Bank, New York,	\$50	\$57,000		\$85,800
50 "	Phenix Bank, New York,	20	1,000	\$58½	11,700
250 "	American Exch. B'k, N. York,	100	25,000	129	32,250
180 "	Park Bank, New York, . .	100	18,000	135	24,300
50 "	Metropolitan Bank, New York,	100	5,000	125	6,250
70 "	Shoe and Leather B'k, N. Y.,	100	7,000	109	7,630
300 "	Manhattan Bank, New York,	50	15,000	70	21,000
100 "	Hanover Bank, New York, .	100	10,000	100	10,000
120 "	Continental Bank, New York,	100	12,000	100	12,000
110 "	St. Nicholas Bank, New York,	100	11,000	100	11,000
20 "	Union Bank, New York, . .	50	1,000	57½	1,150
25 "	Bank of New York, N. York,	100	2,500	112	2,800
134 "	National Bank, New York, .	50	6,700	52½	7,035
80 "	Central B'k, Brooklyn, N. Y.,	50	4,000	50	4,000
56 "	Marine Bank, New York, . .	30	1,680	75	4,200
			<hr/>		
			\$186,880		\$223,240

## Railroad Stocks:—

Cincinnati and Chicago Railroad Company, . .	\$1,000	\$500
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## Assets of the Company, December 31, 1864:—

United States stocks, (market value,) . . .	\$20,600 00
State stocks, (market value,) . . . . .	15,000 00
Bank stocks, (market value,) . . . . .	223,240 00
Railroad stocks, (market value,) . . . . .	500 00
Cash on hand, . . . . .	135,037 50
Cash in hands of agents and foreign bankers, .	140,342 45
Loaned on mortgage of real estate, . . . .	4,000 00
Loaned on collateral, . . . . .	87,390 00
Other investments, . . . . .	135,600 00
	<hr/>
	\$761,709 95

## Liabilities:—

Losses claimed and unpaid, estimated, . . . . .	\$60,000 00
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## SUN MUTUAL INSURANCE COMPANY, NEW YORK.

[Incorporated, 1840.]

EDWARD R. ANTHONY, *Vice President.**Secretary, J. H. WALKER.**General Agent, JOSEPH F. HOVEY, 6½ Merchants' Exchange.*

## Assets of the Company, November 1, 1864:—

United States stocks, . . . . .	\$175,000 00
Real estate, . . . . .	270,000 00
Cash on hand, . . . . .	198,689 30
Loaned on mortgage of real estate, . . . .	94,650 00
Loaned on collateral, . . . . .	556,271 83
Premium notes, . . . . .	946,413 16
	<hr/>
	\$2,241,024 29

## UNION MUTUAL INSURANCE COMPANY, NEW YORK.

F. S. LATHROP, *President.**Secretary* FERDINAND STAGG.*General Agent,* AUGUSTUS PERRY, *Union Building, State Street.*

Outstanding premiums, January 1, 1864, . . . . \$207,087 71

Premiums received from January 1, to December 31, 1864:—

On marine risks, . . . . .	\$490,079 07	
On fire risks, . . . . .	49,752 17	
	<u>539,831 24</u>	
		\$746,918 95

Earned premiums on risks marked off from January 1, to

December 31, 1864, . . . . . \$516,024 71

Losses paid during the year:—

On marine risks, . . . . .	\$113,731 75	
On fire risks, . . . . .	13,984 36	
	<u>\$127,716 11</u>	

Return premium, taxes and expenses, . . . . \$104,833 43

The Company have the following Assets:—

Cash on hand, . . . . .	\$100,750 71	
United States, city, bank, and other stocks, bonds, &c., . . . . .	598,581 50	
Loans on stocks, &c., . . . . .	381,409 85	
Bonds and mortgages, interest on bonds and mortgages, and on other loans, salvages, re- insurance claims, &c., . . . . .	236,160 92	
Real estate, . . . . .	70,000 00	
Premium notes and bills receivable, . . . . .	301,175 34	
Total Assets, . . . . .	<u>\$1,688,078 82</u>	

## WASHINGTON MARINE INSURANCE COMPANY, NEW YORK.

[Incorporated, December, 1869.]

G. HENRY HOOPER, *President.**Secretary,* A. L. MCCARTHY.*General Agent,* EDWIN P. WHIPPLE, 92 *Washington Street.*

Assets of the Company, November 1, 1864:—

United States Certificates of Indebtedness, . . . . .	\$25,000 00	
“ “ 6 per cent. Coupon Bonds, 1881, . . . . .	25,000 00	
Real estate, . . . . .	17,577 91	
Cash on hand, . . . . .	14,761 03	
Loaned on mortgage of real estate, . . . . .	18,000 00	
Loaned on collateral, . . . . .	6,800 00	
Loaned without collateral, . . . . .	6,573 63	
Other investments, including salvages, . . . . .	62,653 18	
Terminated, untermiated and uncollected pre- miums, . . . . .	<u>359,262 25</u>	
		\$535,428 00





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**FIRE AND FIRE AND MARINE**  
**(FOREIGN)**  
**INSURANCE COMPANIES**

**AUTHORIZED TO DO BUSINESS IN THIS STATE, WITH THE AGENTS  
ACTING FOR THE SAME, AND THE AMOUNT OF BUSINESS DONE AND  
TAX PAID BY EACH FOR THE YEAR ENDING OCTOBER 31, 1864.**

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In the following Tables are given the Names and Location of all Foreign Fire, and Fire and Marine Insurance Companies which have complied with our laws, and are therefore authorized to do business in this State, together with the Names and Residences of all Agents legally acting for such Companies. As a means of protection against the impositions of fraudulent Companies and Agents, the Commissioners deem it proper to advise that parties solicited to insure in Foreign Companies, *should refer to this list, and decline to enter into any engagements with parties not herein named.*

NAME OF COMPANY.	Location.	Names of Agents.	Residence.	Amounts Insured.	Premiums collected.	Tax paid.
Ætna Fire,	Hartford, Conn.,	Plummer & Mercer,	Boston,	\$1,728,725 00	\$11,112 85	\$222 26
		Farham Plummer,*	Boston,	649,400 00	5,105 62	102 11
		Joseph S. Tillinghast,	New Bedford,	243,500 00	2,410 79	48 22
		J. N. Dunham,	Pittsfield,	242,492 00	2,530 09	50 60
		A. Perry Peck,	Northampton,	157,465 00	1,291 75	25 83
		A. H. Bullock,	Worcester,	892,117 00	11,144 48	222 89
		Walter Goodell,	Haverhill,	313,750 00	2,482 42	49 65
		Samuel J. Lyons,	Greenfield,	285,062 50	2,895 74	57 91
		Sydney A. Williams,	Taunton,	484,402 00	4,544 59	90 89
		George Ripley,	Lowell,	315,550 00	3,940 58	78 81
		Asa F. Rand,	Westfield,	127,100 00	1,137 16	22 74
		Randolph E. Ladd,	Springfield,	1,096,625 00	11,745 80	284 92
		Samuel A. Stacy,	Gloucester,	41,300 00	295 68	5 91
		Edward F. Morris,	Monson,	88,500 00	1,342 50	26 85
		John H. Nichols,	Salem,	255,800 00	2,486 88	49 74
		George G. Parker,	Millford,	60,100 00	567 80	11 14
		William P. Porter,	North Adams,	69,000 00	807 88	16 14
		John P. Woodbury,†	Lynn,	-	-	-
				\$7,050,888 50	\$65,831 61	\$1,316 61
Ætna Fire,	New York,	Thomas H. Newell,‡	Boston,	\$178,000 00	\$781 25	\$15 62

Adriatic Fire, . . .	New York, .	{ R. S. S. Andros, Charles L. Putnam, .	Boston, . Worcester, .	\$2,747,375 00 131,850 00	\$8,649 79 788 87	\$173 00 15 77
Albany City Fire, . .	Albany, N. Y.,	{ J. H. Ward & Co., Derby & Childs, . Philip E. Hill, . John D. Washburn, Jeremiah S. Folsom, Charles Marsh, . D. S. Swan, . .	Boston, . Salem, . Taunton, . Worcester, . Lowell, . Springfield, . Lawrence, .	\$2,879,225 00 \$506,512 50 30,050 00 62,600 00 158,050 00 64,300 00 110,575 00 43,230 00	\$9,438 18 \$5,374 24 402 60 937 00 2,029 54 730 16 1,263 49 449 87	\$188 77 \$107 48 8 05 18 74 40 59 14 60 25 27 8 99
American Exchange Fire,	New York, .	{ James D. Kent, \$ Caleb Farnham, .	Boston, . Providence, R. I.	\$975,317 50 \$1,797 26	\$11,186 40 \$35 95	\$228 72 \$0 72
American, . . .	Providence, R. I.,	{ Arthur Wm. Hobart,    Joseph S. Tillinghast, William Lincoln, . Morton Eddy, . .	Boston, . New Bedford, . Warren, . Fall River, .	\$805,215 00 50,550 00 48,834 00 17,300 00	\$4,184 28 767 46 537 24 251 50	\$83 68 15 35 10 74 5 03
Arctic Fire, . . .	New York, .	{ I. F. Dobson & Co., John P. Woodbury, Charles L. Putnam, Levi Cook, . . .	Boston, . Lynn, . Worcester, . Pittsfield, .	\$721,899 00 \$1,678,411 00 136,500 00 85,250 00 51,000 00	\$5,740 48 \$11,648 15 1,392 85 936 49 956 00	\$114 80 \$232 92 27 84 18 74 19 10
				\$1,946,161 00	\$14,930 49	\$298 60

† Agency discontinued, January 12, 1865.

† Commenced business, November 22, 1864.

† Agency discontinued.

‡ Commenced business, January 9, 1864.

‡ Agency discontinued, July 1, 1864.

NAME OF COMPANY.	Location.	Names of Agents.	Residences.	Amounts Insured.	Premiums collected.	Tax paid.
Atlantic Fire and Marine,	Providence, R. I.,	Reed & Brother,	Boston,	\$930,888 25	\$7,546 97	\$150 94
		Joseph S. Tillinghast,	New Bedford,	147,050 00	1,647 13	32 94
		John P. Slade,*	Fall River,	39,067 00	487 54	9 75
		Philip E. Hill,	Taunton,	41,260 00	496 25	9 93
		A. H. Bullock,	Worcester,	167,457 00	2,238 17	44 76
		L. C. Parks,	Oxford,	11,775 00	153 04	3 08
		Charles L. Putnam,	Worcester,	78,110 00	890 10	17 80
		Randolph E. Ladd,	Springfield,	80,633 00	1,002 99	20 16
		D. S. Swan,	Lawrence,	181,700 00	1,157 61	28 15
		John H. Nichols,	Salem,	108,550 00	1,022 83	20 46
		S. W. Trowbridge,	Brighton,	100,147 00	1,010 53	20 21
				\$1,861,625 25	\$17,653 16	\$353 16
Atlantic Mutual,	New York,	G. Winthrop Coffin,†	Boston,	\$5,361,567 00	\$127,486 00	\$2,549 72
Atlantic Fire,	Brooklyn, N. Y.,	Oliver Brewster,‡	Boston,	\$683,308 00	\$4,705 13	\$94 10
Astor Fire,	New York,	Alfred K. Hills,§	Boston,	-	-	-
Beekman Fire,	New York,	Alfred K. Hills,	Boston,	\$567,400 00	\$2,523 90	\$50 48
Charter Oak Fire and Mar.,	Hartford, Conn.,	James D. Kent,	Boston,	\$1,154,804 00	\$10,009 00	\$200 18
		Otis Lane,	Ware,	2,500 00	31 25	62
		Wooster Smith,	Newburyport,	15,700 00	147 40	2 95
		John P. Slade,	Fall River,	82,167 00	482 72	8 65
		James G. Allen,	Palmer,	16,950 00	183 38	8 76
		Wendell T. Davis,	Greenfield,	6,700 00	179 25	3 58

Charter Oak Fire & Mar., (continued.)	Hartford, Conn.,	Hiram Van Campen, S. A. Howland, Walter Goodell, William S. Denny, William Elliot, William F. Hood, Randolph E. Ladd, James Cook, H. J. Dunham,	New Bedford, Worcester, Haverhill, Worcester, Greenfield, Somerset, Springfield, Lowell, Stockbridge,	\$98,925 00 1,500 00 25,850 00 177,445 00 40,700 00 - 117,600 00 34,937 00 15,000 00	\$1,143 63 87 50 176 12 2,367 94 700 50 341 28 1,415 14 430 78 247 07	\$352 04
				\$1,739,778 00	\$17,842 97	\$352 04
Citizens',	New York,	I. F. Dobson & Co.	Boston,	-	-	-
		James D. Kent, John P. Slade, William Northey, A. Perry Peck, Hiram Van Campen, William S. Denny, Stearns & Daniels, Edward B. Gillett, Randolph E. Ladd, D. S. Swan, James Cook, H. J. Dunham, Levi Cook,	Boston, Fall River, Salem, Northampton, New Bedford, Worcester, Fitchburg, Westfield, Springfield, Lawrence, Lowell, Stockbridge, Pittsfield,	\$1,194,881 00 55,150 00 163,200 00 56,750 00 111,900 00 78,000 00 53,450 00 55,400 00 270,400 00 63,465 00 24,450 00 5,000 00 27,463 00	\$8,548 94 522 80 549 65 321 59 1,335 41 1,140 24 479 37 554 27 3,270 01 682 05 220 00 100 00 380 50	\$170 98 10 45 10 99 6 43 26 71 22 80 9 59 11 08 65 40 18 64 4 40 2 00 7 81
City Fire.	Hartford, Conn.,					

• Agency discontinued, July, 1884.

**|| Agency discontinued.**

† Commenced business July 8, 1884.

**a Amount insured not returned.**

**‡ Commenced business March 2, 1884.**

*b* Commenced business November 18, 1864.

‡ Commenced business Dec. 10, 1884.

NAME OF COMPANY.	Location.	Names of Agents.	Residences.	Amounts Insured.	Premiums collected.	Tax paid.
City Fire, . . . . . New Haven, Ct.,		Cowles, Brown & Co.,	Boston, .	\$1,088,795 00	\$6,447 35	\$128 94
		H. A. Bridgman, .	Northampton, .	21,000 00	222 05	4 44
		Otis Lane, .	Ware, .	5,000 00	45 00	90
		Joseph S. Tillinghast,	New Bedford, .	179,400 00	1,750 43	85 00
		Winthrop Faulkner,	Grafton, .	21,100 00	150 51	8 01
		Robert G. Marsh, .	Holyoke, .	71,420 00	692 81	13 86
		Daniel Upton, .	Adams, .	67,825 00	609 64	13 39
		A. C. Chadwick, .	Lawrence, .	75,302 00	583 20	11 66
		George W. Hobbs, .	Uxbridge, .	5,200 00	62 75	1 25
		Philip E. Hill, .	Taunton, .	77,825 00	1,001 88	20 04
		Samuel E. Howe, .	Pittsfield, .	57,656 00	867 68	17 35
		John P. Woodbury,	Lynn, .	43,575 00	421 77	8 42
		Stephen Taylor, .	Fitchburg, .	9,000 00	77 50	1 55
		Wendell T. Davis, .	Greenfield, .	27,120 00	257 72	5 15
		Jeremiah S. Folsom,	Lowell, .	92,750 00	1,085 47	21 71
		Samuel H. Colton, .	Worcester, .	135,418 00	1,445 00	28 90
		William F. Hood, .	Somerset, .	2,850 00	44 50	89
		Henry L. Parker, .	Hopkinton, .	7,050 00	63 50	1 27
		Randolph E. Ladd, .	Springfield, .	133,367 00	1,829 87	26 60
		Samuel A. Stacy, .	Gloucester, .	141,675 00	738 37	14 76
		Leander Holbrook, .	Milford, .	39,200 00	307 09	6 14
		Elias Basset, .	Athol Depot, .	16,300 00	187 87	2 76
		William Lincoln, .	Warren, .	48,650 00	486 50	9 73
		Field & Dunham, .	Stockbridge, .	9,500 00	181 25	3 62
		Charles T. Chase, .	Haverhill, .	40,300 00	292 50	5 85
		Milton M. Fisher, .	Medway, .	9,000 00	93 75	1 87
		Luther P. De Lund, .	No. Brookfield, .	44,300 00	336 00	6 72
		Leonard & Lewis, .	Westfield, .	10,999 00	54 60	1 09

City Fire, (continued),	New Haven, Ct., {	Hollis Loring, . John H. Nichols, . Benjamin Kingman, .	Marlborough, . Salem, . N. Bridgewater, .	\$10,200 00 84,750 00 17,560 00	\$101 25 679 01 128 63	\$2 02 18 58 2 57
Commerce, . . .	Albany, N. Y., {	William S. Denny,* Caleb Farnum,* . .	Worcester, . Providence, R. I., .	\$20,594,987 00 \$15,300 00 10,000 00	\$20,755 43 \$168 75 150 00	\$415 11 \$3 37 3 00
Columbia Fire, . . .	New York, {	Alfred K. Hills, . Levi Cook, . Plummer & Mercer, . James Cook,† . Hiram Van Campen,† A. C. Chadwick,† .	Boston, . Pittsfield, . Boston, . Lowell, . New Bedford, . Lawrence, .	\$25,300 00 \$1,472,127 00 8,000 00 187,504 00 - - - -	\$318 75 \$8,351 90 142 00 840 78 - - - -	\$6 37 \$167 04 2 84 18 81 - - - -
Columbian, (Marine),	New York, .	Joseph Morrison,   .	Boston, .	\$1,667,631 00	\$9,384 68	\$186 69
Connecticut Fire, . .	Hartford, Conn., {	Arthur Merrill, . Joseph S. Tillinghast, . Edwin F. Sandeys, . Morton Eddy, .	Boston, . New Bedford, . Pittsfield, . Fall River, .	- - \$511,159 00 49,950 00 17,500 00 37,850 00	\$1,018,580 95 \$4,641 56 389 75 100 00 433 31	\$20,371 62 \$92 83 7 79 2 00 8 67
				\$616,459 00	\$5,564 62	\$111 29

\* Commenced business Sept. 20, 1864.

† Commenced business since Nov. 1, 1864.

‡ Amount insured not returned.

|| Commenced business April 4, 1864.



NAME OF COMPANY.	Location.	Names of Agents.	Residences.	Amounts Insured.	Premiums collected.	Tax Paid.
Continental, . . .	New Yor	{ Cowles, Brown & Co., Amos G. Hurlbut, . Charles L. Putnam,*	. Boston, . Lee, . Worcester,	\$1,359,826 00 11,000 00 — —	\$5,008 78 145 00 — —	\$100 17 2 90 —
Corn Exchange, . .	New York, . .	L. W. Cram,†.	. Boston, .	\$1,370,826 00	\$5,153 78	\$103 07
Croton Fire, . . .	New York, . .	Burge & Caldwell,‡	. Boston, .	\$2,045,946 67	\$19,010 31	\$880 20
Dirigo Insurance Co., .	Portland, Maine, .	James D. Kent,§	. Boston, .	\$808,695 00	\$2,361 31	\$47 23
Delaware Mutual Safety, .	Philadelphia, Pa.,	William H. Vincent,	. Boston, .	\$4,415,569 00	\$45,976 18	\$919 52
East River Fire, . .	New York, . .	I. F. Dobson,α	. Boston, .	\$251,800 00	\$1,311 29	\$26 22
Enterprise, . . .	Philadelphia, Pa.,	George E. Foster,β	. Boston, .	\$46,085 00	\$156 75	\$3 14
Equitable Fire and Marine, Providence, R. I.,	{	Reed & Brother, .	. Boston, .	\$296,884 00	\$3,582 94	\$71 66
		L. C. Parks, . .	. Oxford, .	39,367 00	456 08	9 12
		Joseph S. Tillinghast,	. New Bedford, .	52,900 00	949 30	18 99
		S. A. Howland, .	. Worcester, .	44,193 00	627 31	12 54
		William S. Denny, .	. Worcester, .	61,000 00	1,085 74	21 71
		William Lincoln, .	. Warren, .	106,828 00	1,059 45	21 19
Fulton Fire, . . .	New York, . .	I. F. Dobson & Co.,	. Boston, .	\$601,172 00	\$7,760 82	\$155 21
				\$1,658,577 00	\$10,275 99	\$205 51

Gaspee Fire and Marine, .	Providence, R. I., {	Read & Brother, .	Boston, .	\$201,158 00	\$2,697 30	\$53 94
		L. C. Parks, .	Oxford, .	9,500 00	187 33	3 75
		Joseph S. Tillinghast, .	New Bedford, .	67,800 00	530 67	10 61
Germania Fire, .	New York, .	Hovey & Fenno, .	Boston, .	\$278,458 00	\$3,415 30	\$68 30
Goodhue Fire, .	New York, .	William H. Vincent, .	Boston, .	\$2,003,903 00	\$6,039 61	\$120 79
Great Western Marine, .	New York, .	Nathaniel Foster, Jr., <sup>c</sup>	Boston, .	\$638,350 00	\$2,021 09	\$40 42
Hanover Fire, .	New York, .	Thomas H. Newell, .	Boston, .	\$543,255 00	\$10,348 21	\$206 97
		Hovey & Fenno, .	Boston, .	\$702,750 00	\$2,412 66	\$48 25
		Joseph S. Tillinghast, .	Boston, .	\$4,513,840 00	\$14,899 26	\$297 99
		Philip E. Hill, .	New Bedford, .	190,320 00	2,168 48	43 37
		Nathaniel G. White, .	Taunton, .	82,600 00	753 30	15 07
		Samuel E. Howe, .	Lawrence, .	45,750 00	367 37	7 35
		John P. Woodbury, .	Pittsfield, .	164,912 00	1,636 97	82 74
		James S. Tileston, .	Lynn, .	94,100 00	988 05	19 76
		William Northey, .	Hopkinton, .	11,475 00	111 63	2 23
		A. Perry Peck, .	Salem, .	408,220 00	1,859 65	37 19
		A. H. Bullock, .	Northampton, .	55,100 00	578 75	11 57
		S. A. Childs, .	Worcester, .	201,583 00	2,865 50	57 31
		Wm. F. Johnson, <sup>d</sup>	Fitchburg, .	11,250 00	108 50	2 17
		Walter Goodell, .	Lynn, .	14,000 00	109 75	2 19
		Samuel J. Lyons, .	Haverhill, .	122,070 00	865 35	17 31
		George Ripley, .	Greenfield, .	146,562 50	1,341 29	26 83
			Lowell, .	185,275 00	3,213 89	64 28
Hartford Fire, .	Hartford, Conn., {					

\* Commenced business Dec. 17, 1864.

† Agency discontinued Oct. 1, 1864.

‡ Commenced business June 27, 1864.

§ Commenced business Aug. 27, 1864.

¶ Commenced business Dec. 17, 1864.

‡ Commenced business June 27, 1864.

§ Commenced business Aug. 27, 1864.

¶ Commenced business Dec. 17, 1864.

‡ Commenced business June 27, 1864.

§ Commenced business Aug. 27, 1864.

¶ Commenced business Dec. 17, 1864.

‡ Commenced business June 27, 1864.

NAME OF COMPANY.	Location.	Names of Agents.	Residences.	Amounts Insured.	Premiums collected.	Tax paid.
Hartford Fire, (continued.)	Hartford, Conn.,	Randolph E. Ladd, .	Springfield, .	\$219,942 00	\$2,478 98	\$49 48
		Samuel A. Stacy, .	Gloucester, .	122,750 00	1,173 85	28 47
		Edward F. Morris, .	Monson, .	41,000 00	581 50	11 63
		B. F. Carter, .	Newburyport, .	17,700 00	200 90	4 02
				\$36,648,449 50	\$36,297 92	\$725 96
Home, . . . . .	New Haven, Ct.,	Reed & Brother, .	Boston, .	\$1,541,393 75	\$16,242 28	\$324 84
		Thomas Twining, .	Gr. Barrington, .	2,900 00	32 00	0 64
		H. A. Bridgman, .	Northampton, .	11,300 00	96 78	1 94
		Joseph S. Tillinghast, .	New Bedford, .	186,830 00	1,905 86	38 11
		Robert G. Marsh, .	Holyoke, .	33,405 00	384 87	7 70
		John P. Slade, .	Fall River, .	149,969 00	1,648 50	32 97
		Charles W. Sprout, .	Taunton, .	107,000 00	1,088 00	21 76
		A. C. Chadwick, .	Lawrence, .	223,550 00	1,718 28	34 37
		James G. Allen, .	Palmer, .	7,500 00	72 96	1 46
		Wendell T. Davis, .	Greenfield, .	2,100 00	28 00	1 46
		Jeremiah S. Folsom, .	Lowell, .	203,235 00	2,874 44	53 49
		S. A. Childs & Co., .	Fitchburg, .	157,405 00	2,337 07	46 74
		James Francis, .	Pittsfield, .	40,800 00	454 25	9 08
		Freeman P. Howland, .	Abington, .	63,100 00	517 10	10 34
		L. C. Parks, .	Oxford, .	150,519 00	2,172 86	43 46
		Wm. F. Johnson, .	Lynn, .	53,210 00	589 07	11 78
		Samuel H. Colton, .	Worcester, .	389,068 00	5,077 00	101 54
		William S. Danforth, .	Plymouth, .	11,550 00	174 01	8 48
		Walter Goodell, .	Haverhill, .	111,541 00	926 74	18 53
		Charles W. Rice, .	Springfield, .	190,310 00	2,260 47	45 22
		Asa P. Rand, .	Westfield, .	75,975 00	652 10	18 04

Home,		Samuel A. Stacy,	Gloucester,	\$221,815 00	\$1,624 42	\$32 45
		Leander Holbrook,	Milford,	71,490 00	572 43	11 44
		Benjamin Selman,	Marblehead,	18,600 00	155 12	8 10
		William Lincoln,	Warren,	17,150 00	273 00	5 46
		Amos G. Hurlbut,	Lee,	102,400 00	1,496 85	29 93
		H. J. Dunham,	Stockbridge,	23,000 00	334 75	6 70
		B. F. Carter,	Newburyport,	127,540 00	872 46	17 45
		John H. Nichols,	Salem,	60,500 00	705 38	14 11
		S. W. Trowbridge,	Brighton,	263,825 00	3,398 29	67 96
		E. D. Whitaker,	Adams,	43,050 00	608 49	12 18
		Daniel Upton,*	North Adams,	-	-	-
	New Haven, Ct.,			\$4,662,380 75	\$51,088 63	\$1,021 77
		I. F. Dobson & Co.,	Boston,	\$9,588,957 00	\$50,226 19	\$1,004 52
		Amos Otis,	Yarmouth,	10,000 00	101 37	2 02
		Joseph S. Tillinghast,	New Bedford,	353,770 00	3,757 70	75 15
		Robert G. Marsh,	Holyoke,	20,200 00	229 25	4 58
		S. A. Macintire,	Marblehead,	98,700 00	937 36	18 75
		John P. Shade,	Fall River,	57,190 00	334 25	6 68
		Henry Rice,	N. Attleborough,	1,000 00	12 50	25
		John Upton,†	Fitchburg,	12,500 00	160 00	3 20
		Philip E. Hill,†	Taunton,	126,650 00	1,409 50	28 20
		Samuel E. Howe,	Pittsfield,	332,951 00	3,315 70	66 31
		John F. Woodbury,	Lynn,	584,345 00	5,943 57	118 86
		James G. Allen,	Palmer,	26,925 00	155 85	3 11
		J. W. Daniels,	Lowell,	16,700 00	153 05	3 06
		James S. Tileston,	Hopkinton,	18,700 00	206 75	4 13
		Sumner A. Hayward,	No. Bridgewater,	142,925 00	1,356 69	27 13
		A. Perry Peck,	Northampton,	165,950 00	1,154 60	23 09
	New York,					

Commenced business Nov. 1, 1884.

† Agency discontinued.

NAME OF COMPANY.	Location.	Names of Agents.	Residences.	Amounts Insured.	Premiums collected.	Tax paid.
Home, (continued).	New York.	Charles Mason,*	Fitchburg,	\$2,500 00	\$22 00	\$0 44
		Jeremiah S. Folsom,	Lowell,	138,800 00	1,480 16	29 20
		Freeman P. Howland,†	Abington,	16,500 00	157 15	3 14
		Charles L. Putnam,	Worcester,	229,725 00	2,312 83	46 26
		Walter Goodell,	Haverhill,	157,300 00	941. 22	18 82
		Samuel J. Lyons,	Greenfield,	104,175 00	904 21	18 08
		Edward B. Gillett,	Westfield,	158,150 00	1,625 59	32 51
		Randolph E. Ladd,	Springfield,	414,140 00	5,073 49	101 47
		Francis DeWitt,*	Ware,	300 00	7 50	15
		Samuel A. Stacy,	Gloucester,	38,900 00	238 90	4 77
		Leander Holbrook,	Milford,	22,500 00	140 12	2 80
		Justin Dewey, Jr.,	Gt. Barrington,	11,800 00	142 50	2 85
		D. S. Swan,	Lawrence,	82,510 00	949 06	18 98
		George B. Faunce,	Roxbury,	60,300 00	584 50	11 79
		William F. Ellis & Son,	Ashland,	4,000 00	50 00	1 00
		John T. Hall,	Plymouth,	129,142 00	1,280 35	25 62
		Benjamin F. Carter,	Newburyport,	329,090 00	2,050 71	41 01
		Milton M. Fisher,	Medway,	28,000 00	279 87	5 58
		John H. Nichols,	Salem,	246,250 00	2,353 96	47 08
		S. W. Trowbridge,	Brighton,	87,450 00	1,370 75	27 41
		William P. Porter,	North Adams,	251,062 00	2,869 53	57 39
		Stearns & Daniels,§	Fitchburg,	-	-	-
			\$14,069,967 00	\$94,268 23	\$1,885 39	
Hope,	Providence, R. I.,	J. H. Ward & Co.,	Boston,	\$622,456 00	\$6,183 14	\$122 86
		Joseph S. Tillinghast,	New Bedford,	42,400 00	593 20	11 86
		Derby & Childs,	Salem,	158,725 00	1,964 32	39 29

Hope, (continued,) . . .	Providence, R. I., { Samuel E. Howe, John D. Washburn, Read & Brother, William Lincoln, George G. Parker, . . .	Pittsfield, . Worcester, . Boston, . . Warren, . . Milford, . .	\$80,735 00 83,158 00 14,500 00 13,380 00 55,725 00	\$987 36 1,198 64 316 50 156 23 839 44	\$18 75 23 97 6 33 8 12 16 78
Howard, . . .	New York, . .	Boston, . .	\$1,071,029 00	\$12,138 83	\$242 76
Indemnity, . . .	New York, . .	Boston, . .	\$528,036 00	\$2,407 00	\$48 14
Ins. Co of N. America, .	Philadelphia, Pa., .	Boston, . .	\$493,776 00	\$2,653 57	\$53 07
	Hovey & Fenno, . .	Boston, . .	\$362,100 00	\$2,096 39	\$41 98
International Fire, . .	New York, . .	Boston, . . Northampton, . Haverhill, . . Greenfield, . . Pittsfield, . . Lowell, . . Springfield, . Boston, . . Adams, . . Lee, . .	\$274,985 00 48,800 00 30,000 00 27,000 00 8,600 00 38,500 00 66,166 00 - - c - - - - - - - - -	\$13,081 05 285 83 105 00 119 50 61 75 693 75 805 59 3,869 67 - - - - - -	\$261 62 4 71 2 10 2 39 1 23 13 88 16 11 77 39 - - - -
Irving Fire, . . .	New York, . .	Boston, . .	\$494,051 00	\$18,972 14	\$379 43
	I. F. Dobson & Co., .	Boston, . .	\$378,610 00	\$6,229 16	\$124 53

\* Agency discontinued.

† Commenced business May 7, 1864.

‡ Commenced business since Nov. 1, 1864.

§ Commenced business June 10, 1864.

α Agency discontinued June 10, 1864.

c Amount insured not returned.

NAME OF COMPANY.	Locations.	Names of Agents.	Residences.	Amounts Insured.	Premiums collected.	Tax paid.
Lamar Fire, . . .	New York, . .	I. F. Dobson & Co., William Northey, . Amos G. Hurlbut, .	Boston, . Salem, . Lee, .	\$673,643 00 303,050 00 25,150 00	\$5,132 94 911 68 419 75	\$102 65 18 28 8 39
Liverpool and London, .	London, Eng., .	Geo. Wm. Gordon, . Edwin F. Sandeys, .	Boston, . Pittsfield, .	\$1,001,843 00 \$14,208,839 10 169,300 00	\$6,464 37 \$71,899 67 1,240 90	\$129 27 \$2,875 99 49 64
Lorillard Fire, . . .	New York, . .	Cowles, Brown & Co., James M. Porter, . John P. Slade, . John H. Derby, . Samuel E. Howe, . William D. Joplin, . John D. Washburn, . William S. Danforth, . Walter Goodell, . Sydney A. Williams, .	Boston, . Springfield, . Fall River, . Salem, . Pittsfield, . Lawrence, . Worcester, . Plymouth, . Haverhill, . Taunton, .	\$14,378,189 10 \$1,989,314 00 60,700 00 61,525 00 14,800 00 138,450 00 36,550 00 88,591 00 5,000 00 87,800 00 103,700 00	\$73,140 57 \$8,351 14 668 50 510 12 100 40 1,369 50 341 84 1,005 39 43 75 541 55 651 10	\$2,925 63 \$167 02 18 37 10 20 2 01 27 39 6 82 20 10 95 10 83 18 02
Manhattan Fire, . . .	New York, . .	Hovey & Fenno, . George Rupp, * Derby & Childs, . Samuel E. Howe, .	Boston, . Cambridge, . Salem, . Pittsfield, .	\$2,681,480 00 \$3,117,755 83 19,174 00 20,800 00 62,400 00	\$13,582 79 \$9,751 55 234 32 215 90 382 47	\$271 71 \$195 08 4 49 4 82 6 65

Manhattan Fire, (contin'd.)	New York, .	Stearns & Daniels, .	Fitchburg, .	\$19,025 00	\$110 88	\$2 22
Market Fire, . . .	New York, .	I. F. Dobson & Co.,	Boston, .	\$3,229,154 83	\$10,635 12	\$212 71
Merchants', . . .	Hartford, Conn.,	{ Cowles, Brown & Co.,† Joseph S. Tillinghast, James M. Porter, . John P. Slade, . Philip E. Hill, . Nathaniel K. Allen, Walter Goodell, .	{ Boston, . New Bedford, Springfield, Fall River, Taunton, . Salem, . Haverhill,	{ \$562,295 00 129,100 00 27,750 00 79,217 00 72,175 00 34,200 00 86,780 00	{ \$2,794 98 1,166 58 267 87 777 86 956 15 389 78 595 01	{ \$55 90 23 38 5 36 15 55 19 12 6 79 11 90
Merchants', . . .	Providence, R. I.,	{ Reed & Brother, . L. C. Parks, . Joseph S. Tillinghast, R. W. Holman, J. H. Ward & Co., . William Lincoln, .	{ Boston, . Oxford, . New Bedford, Boston, Boston, . Warren, .	{ \$991,517 00 \$292,260 00 83,225 00 72,800 00 78,850 00 163,841 00 96,750 00	{ \$6,898 18 \$2,990 88 538 54 949 73 892 76 1,935 46 487 50	{ \$137 95 \$59 82 10 77 19 00 17 85 38 71 9 75
Mercantile Fire, . . .	New York, .	{ William H. Vincent, Randolph E. Ladd, .	{ Boston, . Springfield,	{ \$942,726 00 \$729,562 00 200,000 00	{ \$7,794 87 \$2,265 62 1,835 00	{ \$155 90 \$45 30 36 70
				\$929,562 00	\$4,100 62	\$82 00

\* Commenced business in June, 1864.

† Commenced business May, 1, 1864.



NAME OF COMPANY.	Location.	Names of Agents.	Residences.	Amounts Insured.	Premiums collected.	Tax paid.
Mercantile Mutual Marine,	New York, .	William H. Vincent,*	Boston, .	\$392,331 00	\$2,845 84	\$57 91
		I. F. Dobson, .	Boston, .	\$18,874,220 00	\$153,856 64†	\$1,861 87
		James M. Porter, .	Springfield, .	87,186 00	902 86	18 06
		Derby & Childs, .	Salem, .	97,325 00	1,311 03	26 22
		Samuel E. Howe, .	Pittsfield, .	199,200 00	1,420 57	28 41
Metropolitan, . . .	New York, .	John D. Washburn, .	Worcester, .	199,350 00	2,067 74	41 35
		Walter Goodell, .	Haverhill, .	27,000 00	118 50	2 37
		Stearns & Daniels, .	Fitchburg, .	24,225 00	219 53	4 29
		L. W. Puffer, .	N. Bridgewater, .	11,550 00	119 12	2 38
		John T. Hall, .	Plymouth, .	19,400 00	264 50	5 09
		George Jennings‡	Needham, .	-	-	-
				\$14,539,455 00	\$160,070 49	\$1,990 04
Morris Fire and Inland, .	New York, .	Joseph Morrison, .	Boston, .	\$1,104,053 00	\$11,160 10	\$223 20
		E. T. Sherman,§	Lowell, .	-	-	-
		D. S. Swan	Lawrence, .	-	-	-
		William P. Porter,§	North Adams, .	-	-	-
		William E. Blunt, .	Haverhill, .	-	-	-
Narragansett Fire & Mar.,	Providence, R. I.,	Plummer & Mercer,a	Boston, .	\$311,675 00	\$2,570 13	\$51 40
		William Lincoln, .	Warren, .	96,475 00	1,221 60	24 43
		Morton Eddy, .	Fall River, .	7,200 00	93 60	1 87
		Daniel Upton,b	Adams, .	-	-	-
		Joseph S. Tillinghast,d	New Bedford, .	-	-	-
				\$414,850 00	\$3,885 33	\$77 70

New England Fire & Mar.,	Hartford, Conn.,	Joseph S. Tillinghast, James M. Porter, John P. Slade, <sup>c</sup> Derby & Childs, A. Perry Peck, A. H. Bullock, S. A. Childs, Burge & Caldwell, Walter Goodell, Sydney A. Williams, Edwin F. Sandeys, William Eliot, George Ripley, Asa P. Rand, John H. Nichols, E. D. Whitaker,	New Bedford, Springfield, Fall River, Salem, Northampton, Worcester, Fitchburg, Boston, Haverhill, Taunton, Pittsfield, Greenfield, Lowell, Westfield, Salem, North Adams,	\$112,400 00 34,862 00 10,700 00 31,267 00 56,350 00 129,805 00 6,000 00 813,159 12 16,700 00 19,825 00 27,000 00 6,300 00 44,775 00 49,909 00 66,700 00 30,437 00	\$1,329 56 379 61 87 00 369 51 454 09 1,656 87 87 50 8,647 76 172 40 164 15 214 87 23 60 645 08 563 35 681 76 422 96	\$26 59 7 59 1 74 7 39 9 08 33 13 1 75 172 95 3 45 3 28 4 30 47 12 90 11 27 13 64 8 46
Niagara Fire, . . .	New York, . .	Arthur Wm. Hobart,	Boston, . .	\$1,455,689 12 \$780,100 00	\$15,900 02 \$2,820 72	\$317 99 \$56 41
North American Fire, . .	New York, . .	I. F. Dobson & Co., Derby & Childs, Samuel E. Howe, Charles L. Putnam,	Boston, Salem, Pittsfield, Worcester,	\$5,948,880 00 34,600 00 74,025 00 101,000 00	\$31,128 34 345 38 535 02 1,103 27	\$622 56 6 91 10 70 22 06
North American Fire,	Hartford, Conn.,	Reed & Brother,	Boston, . .	\$5,458,505 00 \$1,124,543 75	\$33,112 01 \$10,473 71	\$662 23 \$209 48

<sup>a</sup> Commenced business July 15, 1864.

<sup>b</sup> Of this sum, \$60,572.96 was received for assuming risks of Alliance Insurance Company of Boston, and Dorchester Insurance Company of Dorchester.

<sup>c</sup> Commenced business December 24, 1864.

<sup>d</sup> Commenced business August 19, 1864.

<sup>e</sup> Commenced business July, 1864.

<sup>f</sup> Commenced business January 26, 1864.

<sup>g</sup> Commenced business February 26, 1864.

<sup>h</sup> Commenced business Feb. 26, 1865.

NAME OF COMPANY.	Location.	Names of Agents.	Residences.	Amounts Insured.	Premiums collected.	Tax paid.
No. American Fire, (con.,)	Hartford, Conn.,	Joseph S. Tillinghast,	New Bedford,	\$174,100 00	\$1,459 34	\$29 19
		James M. Porter, .	Springfield,	119,790 00	1,207 02	24 14
		John P. Slade, .	Fall River,	48,617 00	449 72	8 99
		Samuel E. Howe, .	Pittsfield, .	80,900 00	255 18	5 10
		A. H. Bullock, .	Worcester,	120,158 00	1,756 10	85 12
		Walter Goodell, .	Haverhill, .	45,807 00	900 22	6 00
		George Ripley, .	Lowell, .	77,075 00	827 03	16 54
		Amos G. Hurlbut, .	Lee, .	15,000 00	215 00	4 80
				\$1,755,490 75	\$16,943 32	\$338 86
North Western,	Oswego, N. Y., {	William S. Denny,*	Worcester, .	\$21,925 00	\$372 75	\$7 46
		Caleb Farnum,* .	Providence, R. I.	5,000 00	75 00	1 50
				\$26,925 00	\$447 75	\$8 96
Norwich Fire, . . .	Norwich, Conn.,	J. H. Ward & Co., .	Boston, .	\$692,244 50	\$6,188 56	\$123 77
		Thomas Griffith, .	Newburyport, .	5,000 00	90 00	1 80
		Joseph S. Tillinghast,	New Bedford, .	181,095 00	1,420 57	28 41
		John P. Slade, .	Fall River,	95,759 00	1,012 72	20 25
		A. C. Chadwick, .	Lawrence,	77,928 00	1,029 91	40 60
		L. C. Parks, .	Oxford, .	184,295 00	2,290 12	45 80
		Wm. F. Johnson,†	Lynn, .	8,650 00	78 50	1 57
		Samuel H. Colton, .	Worcester,	155,784 00	2,028 00	40 56
		Walter Goodell, .	Haverhill, .	89,800 00	880 36	7 61
		William Elliot, .	Greenfield, .	7,000 00	91 25	1 88
		Randolph E. Ladd, .	Springfield, .	215,774 00	2,065 53	21 81
		Edward F. Morris, .	Monson, .	10,850 00	56 00	1 12
		William Lincoln, .	Warren, .	109,749 00	1,328 07	26 56

Norwich Fire, (continued.)	Norwich, Conn.,	William Archer,	Salem,	\$20,525 00	\$165 12	\$8 31
Park Fire,	New York,	Burge & Caldwell,†	Boston,	\$1,754,453 50	\$18,225 21	\$364 50
		Burge & Caldwell,†	Boston,	\$392,109 00	\$2,370 59	\$47 41
		Burge & Caldwell,†	Boston,	\$1,136,030 50	\$3,584 48	\$171 60
		J. W. Daniels,§	Lowell,	15,558 00	180 09	8 60
		William S. Danforth,	Flymouth,	16,750 00	151 65	3 08
		Walter Goodell,	Haverhill,	44,600 00	323 25	6 48
		S. A. Williams,	Taunton,	166,815 00	1,372 98	27 45
Phenix, . . . .	Hartford, Conn.,	Charles W. Rice,	Springfield,	166,850 00	1,376 33	27 53
		George Ripley,	Lowell,	67,750 00	923 29	18 47
		Edward F. Morris,	Monson,	18,550 00	318 50	6 37
		Levi Cook,	Pittsfield,	57,310 00	615 93	12 31
		Hovey & Fermo,	Boston,	-	-	-
				\$1,690,205 50	\$13,846 55	\$276 91
Phenix Fire, . . . .	Brooklyn, N. Y.,	Arthur W. Hobart,	Boston,	\$1,971,534 00	\$11,441 74	\$228 83
		A. H. Bullock,	Worcester,	255,981 00	3,023 08	60 46
		Amos G. Harbut,	Lea,	25,350 00	388 75	7 77
		Augustus N. Currier,	Worcester,	-	-	-
				\$2,252,865 00	\$14,853 57	\$297 06
Piscataqua Fire & Marine,	So. Berwick, Me.,	Fairbanks, Lewis & Co.,&	Boston,	\$958,399 00	\$33,927 49	\$678 54
		Joseph S. Tillinghast,	New Bedford,	38,300 00	374 00	7 48
		Leonard Stoddard,	Lawrence,	10,120 00	153 22	3 05
		John P. Slade,	Fall River,	61,926 00	531 40	10 63

\* Continued from page 894, Sept. 20, 1864.  
 † Agency discontinued.

† Commenced business April 1, 1864.  
 || Commenced business since Nov. 1, 1864.

‡ Commenced business March 22, 1864.  
 α Commenced business May 10, 1864.

NAME OF COMPANY.	Location.	Names of Agents.	Residences.	Amounts Insured.	Premiums collected.	Tax paid.
Piscataqua Fire and Marine, (continued.)	So. Berwick, Me.,	Derby & Childs,	Salem,	\$7,400 00	\$71 25	\$1 42
		Thomas H. Newell,	Boston,	197,320 00	1,286 50	25 73
		George Hedrick,	Lowell,	2,050 00	16 40	33
		Valentine Meader,	Lynn,	20,200 00	167 00	3 34
		Sumner A. Hayward,	N. Bridgewater,	4,200 00	93 00	1 86
		Freeman P. Howland,*	Abington,	6,800 00	68 50	1 37
		Edwin F. Sandys,	Pittsfield,	21,500 00	135 00	3 70
		William Elliot,	Greenfield,	3,000 00	15 00	30
		Stearns & Daniels,	Fitchburg,	14,875 00	113 75	2 28
		John T. Hall,	Plymouth,	3,500 00	85 00	70
		George G. Parker,	Milford,	18,850 00	291 75	5 83
		William P. Porter,	North Adams,	10,000 00	143 75	2 87
		Justin Dewey, Jr.,†	Gt. Barrington,	-	-	-
		Augustus N. Currier,†	Worcester,	-	-	-
		Charles W. Sproat,†	Taunton,	-	-	-
		David Fairbanks,‡	Boston,	-	-	-
				\$1,372,940 00	\$37,423 01	\$749 43
Providence Washington,	Providence, R. I.,	A. H. Bullock,	Worcester,	\$776,036 00	\$10,564 20	\$211 28
		Joseph S. Tillinghast,	New Bedford,	410,100 00	3,841 98	76 84
		L. C. Parks,	Oxford,	44,828 00	567 80	11 36
		Charles L. Putnam,	Worcester,	150,940 00	1,570 17	31 40
		Reed & Brother,	Boston,	64,841 50	902 26	18 04
		J. H. Ward & Co.,	Boston,	860,511 00	7,226 09	144 52
		S. A. Williams,	Taunton,	286,808 00	2,544 76	50 89
		Charles W. Rice,	Springfield,	101,847 00	1,248 96	24 98
		George G. Parker,	Milford,	1,000 00	12 50	25

Providence Washington, (continued.)	Providence, R. I., {	Morton Eddy, William Lincoln,	Fall River, Warren,	\$59,725 00 118,150 00 \$2,849,286 50	\$725 77 1,879 65 \$30,584 14	\$14 51 27 59 \$611 66
Putnam Fire, <sup>§</sup>	Hartford, Conn., {	James D. Kent, Ebenezer B. Carrier, Walter Goodell, Randolph E. Ladd, H. Van Campen, Philip Hill & Son, John P. Slade, Benjamin F. Carter, John Whittlesey, Charles Mason, James Cook,	Boston, Lawrence, Haverhill, Springfield, New Bedford, Taunton, Fall River, Newburyport, Northampton, Fitchburg, Lowell,	- - - - - - - - - - -	- - - - - - - - - - -	- - - - - - - - - - -
Relief,	New York,	Alfred K. Hills, <sup>  </sup>	Boston,	\$911,670 00	\$5,198 79	\$103 87
Republic Fire,	New York,	Burge & Caldwell,	Boston,	\$772,533 00	\$5,522 18	\$110 44
Roger Williams,	Providence, R. I., {	J. H. Ward & Co., L. C. Parks, Joseph S. Tillinghast, Charles L. Putnam, Reed & Brother, William Lincoln, William P. Hood,	Boston, Oxford, New Bedford, Worcester, Boston, Warren, Somerset,	\$240,411 00 81,075 00 79,500 00 67,950 00 128,687 00 19,107 00 Nothing.	\$2,976 79 518 87 1,928 87 896 25 1,799 20 805 14 -	\$59 53 10 38 24 47 17 92 85 98 6 10 -
				\$466,780 00	\$7,720 12	\$154 98

\* Commenced business July 21, 1864.

† Commenced business since November 1, 1864.

‡ Commenced business January 2, 1864.

§ Commenced business in this State December 5, 1864.

|| Commenced business February 27, 1864.

NAME OF COMPANY.	Location.	Names of Agents.	Residences.	Amounts Insured.	Premiums collected.	Tax paid.
Royal, . . . . .	Liverpool, Eng., .	Stephen Higginson,	Boston, . . .	\$8,346,199 00	\$58,815 43	\$2,352 62
Security Fire, . . . . .	New York, . . . . .	L. W. Cram, . . . Stearns & Daniels,*	Boston, . . . Fitchburg, . . .	\$13,532,567 82	\$80,670 11	\$1,613 40
St. Nicholas, . . . . .	New York, . . . . .	John W. Porter, . . . Whitney & Stephens,†	Dorchester, . . . Boston, . . .	\$529,896 00 258,768 00	\$5,687 56 2,929 00	\$113 75 58 58
Standard Fire, . . . . .	New York, . . . . .	I. F. Dobson & Co.,‡	Boston, . . .	\$788,184 00 \$1,447,192 00	\$8,616 56 \$8,025 62	\$172 33 \$160 51
Sun Mutual, . . . . .	New York, . . . . .	Hovey & Fenno, . . . John W. Stephens, . . . Charles E. Guild, . . . Amos L. Wood,*	Boston, . . . Boston, . . . Boston, . . . Boston, . . .	\$5,677,743 53 \$ 463,420 00 — —	\$102,859 91 26,280 50 16,881 72 — —	\$2,057 18 525 05 337 63 —
Thames Fire, . . . . .	Norwich, Conn., . . .	Edwin Holman, . . . Joseph S. Tillinghast, H. W. Billings, . . . George W. Hill,   William D. Joplin, . . . Wendell T. Davis, . . . Hale Remington, . . . L. C. Parks, . . . Walter Goodell, . . . Charles W. Rice, . . .	Boston, . . . New Bedford, . . . Conway, . . . Taunton, . . . Lawrence, . . . Greenfield, . . . Fall River, . . . Oxford, . . . Haverhill, . . . Springfield, . . .	\$6,141,163 53 \$344,980 00 123,520 00 21,200 00 45,550 00 17,025 00 6,150 00 109,290 00 148,708 00 6,300 00 \$7,300 00	\$146,022 13 \$6,194 88 1,498 02 180 40 414 49 207 32 63 00 1,148 05 2,175 81 83 68 499 38	\$2,920 46 \$123 88 29 96 3 60 8 29 4 14 1 26 22 96 43 52 67 9 98

Thames Fire, (continued.)		Norwich, Conn.,		Worcester, . . .		\$98,050 00	\$1,169 05	\$23 88
				Westfield, . . .		81,950 00	322 87	6 45
				Ware, . . .		400 00	6 00	12
				N. Bridgewater, . . .		19,800 00	255 93	5 11
				Marblehead, . . .		8,200 00	22 00	44
				Lowell, . . .		57,520 00	587 84	11 75
				Foxborough, . . .		12,675 00	159 25	2 18
				Ashland, . . .		13,417 00	123 67	2 47
				Warren, . . .		141,461 00	1,910 24	38 20
				Stockbridge, . . .		11,800 00	178 00	3 56
				Newburyport, . . .		17,600 00	130 50	2 61
				Feltonville, . . .		8,900 00	83 78	1 67
				N. Brookfield, . . .		14,700 00	94 00	1 88
				Nantucket, . . .		24,150 00	229 83	4 60
				Brighton, . . .		69,250 00	839 69	16 79
				Salem, . . .		95,075 00	964 15	19 28
				North Adams, . . .		14,100 00	192 97	3 86
				Medford, . . .		10,980 00	116 05	2 32
						\$1,704,051 00	\$19,799 80	\$395 93
Tradesmen's, . . .	New York,			Boston, . . .		-	-	-
Union Mutual, (Marine,) . . .	New York,			Boston, . . .		\$65,000 00	\$2,558 75	\$51 07
Washington Marine, . . .	New York,			Boston, . . .		\$1,291,308 00	\$44,950 89	\$899 01
Washington Fire, . . .	New York,			Boston, . . .		\$367,500 00	\$1,392 00	\$27 84
Yonkers and New York, . . .	Yonkers,			Boston, . . .		-	-	-

‡ Commenced business February 5, 1864.  
 a Commenced business December 1, 1864.  
 d Commenced business November 24, 1864.

† Agency discontinued in March, 1864.  
 ‡ Agency discontinued.  
 c Commenced business April 23, 1864.

• Commenced business since November 1, 1864.  
 † Amount insured not returned.  
 ‡ Commenced business September 30, 1864.



TOTALS.

Amounts insured in Massachusetts, . . . . .	\$173,703,304 50
Premiums collected, . . . . .	2,584,629 12
State tax paid thereon, . . . . .	53,176 00

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# REPORTS OF RECEIVERS.

PURSUANT TO CHAP. 308 OF THE ACTS OF 1864.

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## REPORTS.

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### APPLETON MUTUAL FIRE INSURANCE COMPANY, BOSTON.

WILLIAM L. BURT, Esq., appointed Receiver March 5, 1860.

*Assets in hands of Receiver, November 1, 1864.*

Premium notes, (absolute,) . . . . .	\$29,941 77
Proposed assessment, . . . . .	55,375 51
	\$85,317 28

(Assessment decided by the Court to be invalid.)

*Liabilities.*

Claims for losses under policies, from 1853 to 1858 inclusive, . .	\$44,300 41
All other claims against the Company :—	
William Pulsifer, President, . . . . .	16,000 00
Ebenezer Pulsifer, Secretary, . . . . .	10,760 00
William L. Burt, Receiver, \$1,500 per year, . . . . .	7,000 00
	\$33,760 00

*Cash Received.*

From assessments collected up to September 5, 1860, . .	\$1,171 05
“ “ “ “ March 5, 1861, . . . . .	1,777 17
“ “ “ “ September 5, 1861, . . . . .	70 15
	\$3,018 37

Most of the assessments collected were during the first half year.

*Cash Paid Out.*

Legal expenses, and all other expenses, . . . . .	\$1,862 18
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Some one or two losses were settled by the former Receiver, for small amounts.

### FARMERS' MUTUAL FIRE INSURANCE COMPANY, GEORGETOWN.

Hon. MOSKES TENNEY appointed Receiver, February 1, 1862.

*Assets.*

Premium notes, (unconditional,) . . . . .	\$24,119 03
Uncollected assessments, . . . . .	2,596 49
Cash on hand, . . . . .	1,960 52
	\$28,676 04

*Liabilities.*

Claims for losses under policies:—

Stephen Osgood, Georgetown, loss in 1861, . . . . .	\$1,830 00
Willard Dodge, Sutton, loss in 1861, . . . . .	600 00

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\$1,930 00

Other claims against the Company:—

Claim of William Boynton, Jr., . . . . .	\$2,350 00
“ for Attorney’s services, . . . . .	600 00
“ of Auditor and bills for advertising, &c., estimated, . . . . .	200 00
“ Receiver for services and expenses, . . . . .	2,300 00

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\$5,450 00*Cash Received.*

From assessments collected, from February to August, 1862, . . . . .	\$272 00
“ “ “ “ Aug., 1862, to Feb., 1863, . . . . .	205 00
“ “ “ “ February to August, 1863, . . . . .	6,562 92

Nothing since.

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\$7,040 52*Cash Paid Out.*

On claim for loss on policies:—

Stephen Osgood, Georgetown, . . . . .	\$1,830 00
Willard Dodge, Sutton, . . . . .	600 00
William Boynton, Jr., for services and claims paid by him, . . . . .	2,250 00
W. D. Northend, for Attorney fees and expenses, . . . . .	600 00
J. W. Perry, Auditor, . . . . .	150 00
Commissions allowed for collection of assessments, . . . . .	150 00

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\$5,080 00**FAYETTE MUTUAL FIRE INSURANCE COMPANY, LAWRENCE.**

Hon. WILBUR F. GILE, appointed Receiver June 22, 1861.

*Assets.*

None.

*Liabilities.*

None—all having been paid in full.

A balance of one hundred and fifty dollars is due the Receiver, on account of salary.

*Cash Received.*

From assessments collected from June 22 to December 22, 1861, . . . . .	\$2,113 49
“ “ “ “ Dec. 22, 1861, to June 22, 1862, . . . . .	2,274 46
“ “ “ “ June 22, 1862, to Dec. 22, 1862, . . . . .	4,094 59
“ “ “ “ Dec. 22, 1862, to June 22, 1863, . . . . .	632 63
“ “ “ “ June 22, 1863, to Dec. 22, 1863, . . . . .	96 80
“ “ “ “ Dec. 22, 1863, to June 22, 1864, . . . . .	2,762 72
“ “ “ “ June 22, 1864, to Dec. 22, 1864, . . . . .	70 00
From the sale of property, &c., . . . . .	123 36
For interest, . . . . .	200 32

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\$12,868 44

*Cash Paid Out.*

On claim for loss on policies, notes, &amp;c. :—

Directors of the Company, . . . . .	\$168 10
Dockham & Place, . . . . .	10 32
H. Fletcher, . . . . .	15 00
Robert Taylor, . . . . .	17 08
W. F. Draper, . . . . .	25 74
John E. Harriman, . . . . .	38 89
Sargent & Bridgman, . . . . .	47 92
George S. Merrill, . . . . .	122 20
M. Norton, . . . . .	150 00
N. W. Harmon, . . . . .	156 30
Bay State Bank, . . . . .	233 00
Aaron Ordway, . . . . .	259 65
A. W. Stearns, . . . . .	303 16
Peter Armond, . . . . .	327 75
Buffum Case, . . . . .	468 24
Joseph Norris, . . . . .	410 87
W. H. Bridgman, . . . . .	418 74
E. T. Kent & Co., . . . . .	500 00
C. Mills, . . . . .	575 00
Lawrence Loan Fund Association, . . . . .	683 35
Return premium, . . . . .	944 21
Dana Sargent, . . . . .	1,182 61
A. C. Chadwick's note, and for services, . . . . .	1,458 89
Ten per cent. on amount collected, . . . . .	1,236 84
Legal expenses, . . . . .	1,095 60
Other expenses, including salary at \$400 per annum, . . . . .	1,584 06
	<hr/>
	\$12,431 02

**HAMILTON MUTUAL FIRE INSURANCE COMPANY, SALEM.**

Hon. WILLIAM FABENS, of Marblehead, } Appointed Receiver,  
 WILLIAM C. ENDICOTT, Esq., of Salem, } August 24, 1861.

*Assets.*

Mortgage of Abijah Richardson, land in Roxbury, . . . . .	\$2,780 00
" of Atwell Richardson, land on Arnold St., Boston, . . . . .	2,100 00
" of Franklin Williams, land in Roxbury, . . . . .	417 00
(Estimated value of mortgages, \$1,417.)	
Amount of premium notes, upon which an assessment now in process of collection is based, according to the by-laws of the Company, representing one-half of the liability of the insured, . . . . .	13,771 28
Note on demand of William Prescott, . . . . .	273 75
Due on agents' accounts, . . . . .	100 00
Uncollected assessments, . . . . .	5,022 25
Cash in bank, . . . . .	4,588 19
Cash on hand, . . . . .	984 33
	<hr/>
	\$29,986 80

*Liabilities.*

## Claims for losses under policies, and allowed by Receivers:—

I. F. Hunnewell, . . . . .	\$465 54
S. N. Grant, . . . . .	100 00
H. Bacon, . . . . .	250 00
F. Hubbell, . . . . .	199 88
E. F. Talbot, . . . . .	500 00
Wilson and Sanford, . . . . .	100 00
E. Chamberlain, . . . . .	60 00
Williams & Everett, . . . . .	415 02
T. B. Starrett, . . . . .	441 00
T. N. Mann, . . . . .	100 00
Other claims for losses, estimated at . . . . .	200 00

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\$2,822 44

## All other claims against the Company:—

H. S. Johnson, . . . . .	\$772 25
Olin & Geer, . . . . .	818 39
George Walker, . . . . .	90 00
W. L. Burt, . . . . .	682 59
I. Nickerson, . . . . .	99 60
Butler & Webster, . . . . .	800 00
L. R. Bowker, . . . . .	9 79
Ives & Peabody, . . . . .	518 86
Unpaid claims against the Company, not enumerated, . . . . .	1,162 04
Estimated claims against the Receivers, and for their services, . . . . .	2,500 00

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\$7,448 52

*Cash Received.*

For assessments collected from Nov. 1, 1863, to May 1, 1864, . . . . .	\$75 40
“ “ “ “ May 1, 1864, to Nov. 1, 1864, . . . . .	3,796 21
From the sale of property, payment of notes and accounts, &c., . . . . .	7,279 44

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\$11,151 05

*Cash Paid Out.*

Notes payable of Company, secured by stocks as collateral, which has been accounted for above, . . . . .	\$3,558 83
Legal expenses, including Auditor's fees, . . . . .	278 25
Amount of all other expenses, . . . . .	1,517 70

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\$5,354 28

## PEOPLE'S MUTUAL FIRE INSURANCE COMPANY, BOSTON.

IRA RUSSELL, Esq., appointed Receiver, January 22, 1862.

*Assets.*

Premium notes, . . . . . \$203,250 00

*Liabilities.*

Losses claimed, (including \$24,100 on executions,) . . . \$49,491 00

This covers about fifty losses, and does not include interest or costs in the cases where executions were issued. There are other claims for office expenses and salaries, and costs of collection, which are uncertain and undetermined, to be allowed by the Court.

*Cash Received.*

None.

*Cash Paid Out.*

For legal expenses, about . . . . . \$40 00

## TRADERS' MUTUAL FIRE INSURANCE COMPANY, BOSTON.

Hon. ELIHU C. BAKER, appointed Receiver, August 24, 1861.

*Assets.*

United States 6 per cent. coupon bonds of 1881, . . . \$500 00

" " coupon  $\frac{3}{4}$  bonds, . . . . . 100 00

Cannot state the amount of premium notes; they are considered conditional.

Amount of assessments uncollected, about . . . \$0,000 00

One safe, . . . . . 150 00

One desk, . . . . . 11 00

Books, &amp;c., value not known.

Cash on hand and in bank, . . . . . 5,333 17

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\$36,094 17*Liabilities.*

Claims for losses under policies:—

Date of loss.

August 25, 1860, J. L. Wescott &amp; Co., . . . . . \$379 12

March 6, 1861, Caleb Mills &amp; Co., . . . . . 650 00

May 6, " Edward O'Brien, . . . . . 175 00

" 23, " G. W. Brigham, . . . . . 300 00

July 4, " S. Whitney, Jr. &amp; Co., . . . . . 2,000 00

" 4, " A. Whitney, . . . . . 300 00

" 4, " Thomas Vally, . . . . . 437 00

" 4, " Manson, Peterson &amp; Co., . . . . . 20 00

" 4, " William Brown, . . . . . 15 00

" 4, " Asa Esty, . . . . . 3 00

" 22, " William Helm, . . . . . 282 00

" 22, " Orren Hersam, . . . . . 549 50

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Amount carried forward, . . . . . \$5,110 62

<i>Amount brought forward,</i>		\$5,110 62
July 25, 1861,	H. F. Ripley,	25 00
August 9, "	G. H. Dickerman,	1,000 00
October 9, "	B. B. Hartford,	50 00
Dec'ber 14, "	W. R. Eames,	675 00
" 14, "	D. L. Taylor,	500 00
		<hr/> \$7,380 62

## Other claims against the Company:—

Note due John Morgan for loss,	\$75 00
" A. Emerson & Co.,	500 00
" H. E. Felch,	268 66
" Charlestown Insurance Company,	895 64
" G. W. Norris, for borrowed money,	254 44
" S. B. Maynard,	187 87
" S. B. Maynard,	115 66
" Dedham Bank,	500 00
" S. B. Maynard,	212 00
" James Pope,	41 66

Notes endorsed by the Company, for which they received the amounts, and said notes have not been paid:—

D. H. Norris,	\$202 67
" "	228 58
" "	220 76
" "	112 50
G. W. Norris,	200 00
Amount due Treasurer, per ledger,	1,007 89
" due Directors,	220 94
" due Secretary,	22 73
" due sundry persons, estimated,	600 00
" of expenses of closing up,	5,000 00
" due for return premiums,	5,719 59

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\$16,586 59

The Receiver's services are to be fixed by the Supreme Court.  
No charge for services as Receiver is included in this statement.

*Cash Received.*

From assessments collected,	\$14,629 52
From sale of property, &c.,	143 62
	<hr/> \$14,772 14

*Cash Paid Out.*

On claims for losses—nothing, except some small amounts allowed as set-off on assessments collected.

Commissions,	\$751 20
Legal expenses,	1,675 69
Other expenses,	6,252 07
	<hr/> \$8,678 96



## SHAWMUT FIRE INSURANCE COMPANY, BOSTON.

J. WILDER MAY, Esq., appointed Receiver, November 5, 1859.

*Assets.*

United States bond, . . . . .	\$500 00
Premium notes, (absolute,) . . . . .	139,146 00

The inventory on file in the Supreme Judicial Court, a copy of which I have on a former occasion given the Insurance Commissioners, shows, per schedule, of notes and bills receivable, chiefly for balances due from agents, a total of \$2,739.70, of which I have been able to collect only \$63.78. The remainder I consider worthless.

Stove and trunk, inventoried at . . . . .	11 00
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No uncollected assessment. It has not been supposed that it would be necessary to call in an assessment, as the premium notes which have been ordered to be collected, under the authority of the Supreme Judicial Court, promise to afford sufficient funds to meet all, or nearly all, the liabilities and expenses. If the litigation which has been long pending, and has put a stop to collections, testing the right of the Company, should result favorably to the Company, as now seems highly probable, the premium notes will produce, it is expected, from \$20,000 to \$25,000.

Cash on hand, . . . . .	\$317 00
	<hr/>
	\$139,974 00

*Liabilities.*

## Claims for losses under policies :—

Date of loss.	Claimed.	Probably due.
Mar. 24, 1856, S. S. Wright, . . . . .		\$2,000 00
Aug. 13, 1859, M. J. Doyle, . . . . .	\$1,380 00	200 00
Aug. 16, " John Nash, . . . . .		300 00
Aug. 4, " S. B. Leonard, . . . . .	200 00	30 00
Oct. 7, " J. H. Potter, . . . . .	500 00	25 00
Nov., " E. T. Talbot, . . . . .	2,000 00	976 69
Oct., " Thomas Dolen, . . . . .		71 00
Nov. 13, 1855, Lydia Miller, . . . . .		300 00
Feb. 12, 1857, A. M. Wallace, . . . . .	1,800 00	563 80
Nov. 2, " Robert Treat, . . . . .	700 00	300 00
Oct. 4, 1858, J. D. Russell & Co., . . . . .		1,500 00
Dec. 2, " C. R. Merrill, . . . . .	1,400 00	1,000 00
July 4, 1859, A. P. Ayer & Co., . . . . .	1,600 00	1,132 00
July 30, " Berry & Trull, . . . . .		1,000 00
Sept. 19, " J. M. Coolbroth, . . . . .		1,550 00
Oct. 2, " E. J. Weller, . . . . .	1,500 00	850 00

Amount carried forward, . . . . .	<hr/>
	\$11,298 49

<i>Amount brought forward,</i>		Claimed.	Probably due.
<i>Date of loss.</i>			\$11,298 49
Oct. 22, 1859,	Tibbold & Co., . . . .		1,500 00
May 29, "	Parker, Burnham & Bro., . .	\$1,500 00	1,000 00
Sept., "	J. & G. J. Dennio, . . . .	900 00	195 00
Nov. 21, "	L. A. Reed, . . . .		217 91
Nov. 27, "	H. B. King, . . . .		1,000 00
Dec. 20, "	Phinney & Jackson, . . . .		211 80
Jan. 15, 1860,	Oliver Ayer, . . . .		10 00
Mar. 7, "	John Blake, . . . .		128 75
Mar. 31, "	Sanford Leonard, . . . .		200 00
April 11, "	Fogg & Fellows, . . . .		898 82
April 15, "	Elijah Perry, . . . .		2,000 00
Oct. 13, 1861,	Thomas Weeks, . . . .		200 00
Jan. 10, 1862,	Crawford Holmes, . . . .		200 00
			<hr/> \$18,555 27

I know of no reason to suppose the sums marked "probably due" are not justly due and to be paid. I believe A. P. Ayer & Co. have established their claim to the full amount in court. The claims will require farther scrutiny before payment.

*Other Claims against the Company.*

The claims of the President, (\$1,426.28,) and Secretary, (\$505.11,) for salaries prior to the injunction; of John A. Andrew, Esq., and W. L. Burt, Esq., for professional services both before and since, (bill not yet rendered,) and of the President and Secretary for services rendered since the injunction, at my request, to be subject to the approbation of the Court; my own claim is subject to the same contingency, but will not be less than \$1,000, and may be much more, depending on the result of suits now pending in the Supreme Judicial Court, and the collections under the same.

*Cash Received.*

From the sale of property, . . . .	\$63 78
From all other sources, . . . .	2,818 58
	<hr/> \$2,877 26

*Cash Paid Out.*

On claims for losses—nothing.	
Commissions, . . . .	\$175 00
Legal expenses, about . . . .	298 81
Other expenses, (a considerable portion for services,) . .	1,091 10
	<hr/> \$1,569 41

TRI-MOUNTAIN MUTUAL FIRE INSURANCE COMPANY,  
BOSTON.

CHARLES ALLEN, Esq., appointed Receiver, May 20, 1864.

*Assets.*

Amount of premium notes. (There is a large number of these,  
which by the by-laws are absolute frauds; some \$4,000 or  
\$5,000 nearly worthless.)

Cash in bank, . . . . . \$1,311 71

*Liabilities.*

There has been no order, cancelling the policies. The time  
fixed for the presentation of claims has expired.

Mrs. Mary S. Evans claims \$800 on a loss. I disallowed the  
claim. The matter is now pending before the Supreme Court.  
I allowed to Martin Lennon, . . . . . \$464 00

The claims which I have allowed are as follows, adding inter-  
est up to date :—

Patrick Devine, . . . . .	\$34 32
J. M. Keith, . . . . .	78 37
O. Lappen, . . . . .	104 73
P. Rafferty, . . . . .	195 19
Patrick Donahoe, . . . . .	48 05
J. Miller, . . . . .	101 80
Hollis & Gunn, . . . . .	6 00
J. Winnett & Co., agents, . . . . .	26 00
M. Lennon, . . . . .	470 70
P. R. Guiney, . . . . .	2 31
T. H. Smith, . . . . .	40 38
Return premiums, . . . . .	47 20

My claim for services as Receiver is the statute allowance, (St.  
1864, c. 308, § 4,) amounting to . . . . . 463 70

\$2,087 70

*Cash Received.*

Amount collected in premium notes, . . . . . \$1,549 47

There are other notes against persons who have proved claims  
against the Company, and which are to be allowed against them  
by way of set-off against their claims. The amount which I  
intend to receive in this way is, . . . . . 290 72

Money in bank, May, 1864, . . . . . 2 92

Received from the sale of property, &c., . . . . . 170 66

\$2,013 11

*Cash Paid Out.*

For legal expenses, . . . . . \$391 26

Other expenses, . . . . . 19 42

\$410 68

In addition to the above, I had a man go about trying to make  
collections for a few days, who has rendered no bill yet.

ERRATA.

Page 68, in "Merchants', Newburyport," opposite "Scrip issued for profits which remains outstanding," read \$48,441.

Page 95, third line from the bottom, for "\$10,817.10," read "\$19,817.10."

Page 97, in "Essex Mutual," opposite "paid for expenses, taxes and commissions," for "\$570.37," read "\$590.37."

Page 99, in "Hingham Mutual," opposite "paid for expenses, taxes and commissions," for "\$3,962.45," read "\$3,662.45."

# INDEX.

	Page.		Page.
Abington Mutual, Abington, . . . . .	90, 115	City Fire, Hartford, Ct., . . . . .	172, 212
Adriatic, New York, . . . . .	168, 199	City Fire, New Haven, Ct., . . . . .	172, 210
Ætna, Hartford, Conn., . . . . .	168, 200	City Mutual, Roxbury, . . . . .	94, 125
Ætna Fire and Inland, New York, xl,	168, 199	Cohasset Mutual, Cohasset, . . . . .	94, 125
Albany, City, Albany, N. Y., . . . . .	168, 208	Columbia, New York, . . . . .	172, 215
Alliance, Boston, . . . . .	66, 73	Columbian Marine, New York, . . xl,	276, 280
American, Boston, . . . . .	2, 17	Commerce, Albany, New York, . . xl,	174, 216
American, Providence, R. I., . . . . .	168, 204	Commercial Mutual Marine, N. Bedford,	66, 76
American Exchange, New York, . . . . .	273	Conway Fire, Boston, . . . . .	4, 26
American Mutual, Gloucester, . . . . .	90, 115	Conway Mutual, Conway, . . . . .	96, 136
Appleton Mutual, Boston, . . . . .	90, 115	Connecticut Fire, Hartford, Ct., . . .	174, 216
Atlantic Fire and Marine, Providence,		Continental Fire, New York, . . . . .	174, 218
Rhode Island, . . . . .	170, 206	Corn Exchange, New York, . . . . .	xl
Atlantic Fire, Brooklyn, . . . . .	170, 207	Croton, New York, . . . . .	xl, 174, 220
Atlantic Mutual Fire and Marine, Prov-			
incestown, . . . . .	xl, 66, 74	Dedham Mutual, Dedham, . . . . .	96, 127
Atlantic Mutual Marine, New York, . .	276, 280	Delaware Mutual Safety, Philadelphia,	
Arkwright Mutual, Boston, . . . . .	90, 118	Penn., . . . . .	276, 281
Arolic Fire, New York, . . . . .	170, 206	Dirigo, Portland, Me., . . . . .	174, 220
Astor Fire, New York, . . . . .	170, 206	Dorchester Fire, Dorchester, . . . . .	4, 30
Attleborough Mutual, Attleborough, . .	90, 117	Dorchester Mutual, Dorchester, . . .	96, 123
Aggregate of Stock Companies, . . . . .	16		
Aggregate of Mutual Marine Companies, .	73	Eagle Mutual Fire, . . . . .	8
Aggregate of Mutual Fire Companies, . .	114	East River, New York, . . . . .	xl
Aggregate of Stock Companies, . . . . .	199	Elliot, Boston, . . . . .	4, 81
		Enterprise, Philadelphia, Pa., . . xl,	176, 221
Barnstable County Mutual, Yarmouth, .	90, 117	Equitable, Providence, R. I., . . .	176, 222
Bay State, Worcester, . . . . .	2, 18	Equitable Marine, Provincetown, . . .	6, 26
Beekman, New York, . . . . .	170, 206	Equitable Safety, Boston, . . . . .	66, 78
Berkshire Mutual, Pittsfield, . . . . .	92, 118	Essex Mutual, Salem, . . . . .	96, 123
Beverly, Beverly, . . . . .	2, 20		
Boot and Shoe Manufacturers' Mutual,		Farmers' Mutual, Georgetown, . . .	312
Lynn, . . . . .	92, 120	Fayette, Lawrence, . . . . .	313
Boston, Boston, . . . . .	2, 21	Firemen's, Boston, . . . . .	6, 28
Boston Manufacturers' Mutual, Boston, .	92, 119	Fitchburg Mutual, Fitchburg, . . .	96, 130
Boylston Fire and Marine, Boston, . . .	2, 22	Foreign Companies admitted and with-	
Bristol County Mutual, New Bedford, . .	92, 121	drawn, . . . . .	xl
Bunker Hill, Charlestown, . . . . .	4, 24	Franklin, Boston, . . . . .	6, 83
		Franklin Mutual, Greenfield, . . . .	96, 130
Cambridge Mutual, Cambridgeport, . . .	92, 121	Fulton, New York, . . . . .	176, 223
Charlestown Mutual, Charlestown, . . .	94, 123		
Charter Oak Fire and Marine, Hartford,		Gaspee, Providence, R. I., . . . . .	176, 224
Conn., . . . . .	172, 209	Germania Fire, New York, . . . . .	176, 225
Chelsea Mutual, Chelsea, . . . . .	94, 123	Gloucester Marine, Gloucester, . . .	6, 84
China Mutual, Boston, . . . . .	66, 75	Gloucester Mutual Fishing, Gloucester,	66, 79
Citizens', New York, . . . . .	172, 214	Goodhue, New York, . . . . .	178, 226
Citizens' Mutual, Brighton, . . . . .	94, 124	Great Western Marine, New York, . .	276, 233
City Fire, Boston, . . . . .	4, 25	Groveland Mutual, Groveland, . . .	96, 131
		Guarantee of Mutual Fire Companies, .	ix

	Page.		Page.
Hamilton, Salem, . . . . .	314	Neptune, Boston, . . . . .	10, 45
Hampden Fire, Springfield, . . . . .	6, 35	Newburyport Mutual, Newburyport, . . . . .	106, 150
Hampshire Mutual, Northampton, . . . . .	98, 182	New England, Hartford, Ct., . . . . .	186, 247
Hanover, New York, . . . . .	178, 227	New England Mutual, Boston, . . . . .	70, 84
Hartford Fire, Hartford, Ct., . . . . .	178, 228	Niagara, New York, . . . . .	186, 248
Haverhill Mutual, Haverhill, . . . . .	98, 188	Norfolk Mutual, Dedham, . . . . .	106, 151
Hingham and Cohasset Mutual Fishing, . . . . .		North American, Boston, . . . . .	10, 47
Cohasset, . . . . .	68, 80	North American, New York, . . . . .	186, 249
Hingham Mutual, Hingham, . . . . .	98, 184	North American, Hartford, Ct., . . . . .	186, 250
Holliston Mutual, Holliston, . . . . .	100, 185	North Western, Oswego, N. Y., . . . . .	xi, 188, 252
Holyoke Mutual, Salem, . . . . .	100, 185	Norwich Fire, Norwich, Ct., . . . . .	188, 252
Home, New York, . . . . .	178, 280		
Home, New Haven, Ct., . . . . .	178, 282	Ocean Mutual, New Bedford, . . . . .	70, 86
Hope, Providence, R. I., . . . . .	180, 238	Old Colony, Plymouth, . . . . .	10, 49
Housatonic Mutual, Stockbridge, . . . . .	100, 188		
Howard, Boston, . . . . .	8, 86	Pacific Mutual, New Bedford, . . . . .	70, 86
Howard, New York, . . . . .	180, 234	Park Fire, New York, . . . . .	188, 254
		People's Equitable, Taunton, . . . . .	106, 152
Indemnity, New York, . . . . .	180, 235	People's Mutual, Worcester, . . . . .	10, 50
International Fire, New York, . . . . .	180, 236	People's Mutual, Boston, . . . . .	1
Irving, New York, . . . . .	180, 237	Phoenix, Brooklyn, N. Y., . . . . .	188, 256
		Phoenix, Hartford, Ct., . . . . .	188, 254
Lamar, New York, . . . . .	182, 238	Piscataqua, South Berwick, Me., . . . . .	xi, 190, 257
Liverpool and London, Liverpool, Eng., . . . . .	182, 239	Plymouth County Mutual, Plymouth, . . . . .	106, 153
Lorillard, New York, . . . . .	182, 239	President and Directors Insurance Co. of North America, Philadelphia, Pa., . . . . .	190, 259
Lowell Mutual, Lowell, . . . . .	100, 189	Prescott, Boston, . . . . .	12, 52
Lynn Mechanics', Lynn, . . . . .	8, 88	Providence Washington, Providence, Rhode Island, . . . . .	190, 261
Lynn Mutual, Lynn, . . . . .	100, 140	Putnam Fire, Hartford, Ct., . . . . .	190, 262
List of Agents, . . . . .	238		
		Quincy Mutual, Quincy, . . . . .	108, 153
Manhattan Fire, New York, . . . . .	182, 240		
Marine Insurance Companies, . . . . .	xlix	Relief, New York, . . . . .	xi, 190, 263
Manufacturers', Boston, . . . . .	8, 89	Republic, New York, . . . . .	192, 268
Market Fire, New York, . . . . .	182, 241	Roger Williams, Providence, R. I., . . . . .	192, 264
Marlborough Mutual, Marlborough, . . . . .	102, 141	Royal, London, England, . . . . .	192, 265
Massachusetts Mutual, Boston, . . . . .	102, 141		
Massasoit, Springfield, . . . . .	8, 40	Salem Marine, Salem, . . . . .	12, 53
Mechanics' Mutual, Boston, . . . . .	102, 142	Salem Mutual, Salem, . . . . .	106, 155
Mercantile Mutual Marine, N. York, xi, 278, 268		Salisbury and Amesbury Mutual, Ames- bury Mills, . . . . .	108, 156
Mercantile Fire, New York, . . . . .	184, 244	Saugus Mutual, Saugus, . . . . .	108, 156
Mercantile Marine, Boston, . . . . .	10, 48	Security Fire, New York, . . . . .	194, 267
Merchants', Boston, . . . . .	8, 41	Shawmut Mutual, Boston, . . . . .	1, 317
Merchants and Farmers' Mutual, Wor- cester, . . . . .	102, 144	Shoe and Leather Dealers', Boston, . . . . .	12, 54
Merchants' Mutual Marine, Newbury- port, . . . . .	68, 81	South Danvers Mutual, So. Danvers, . . . . .	108, 157
Merchants' Fire and Marine, Provi- dence, R. I., . . . . .	184, 243	Springfield Fire and Marine, Springfield, . . . . .	12, 56
Merchants', Hartford, Ct., . . . . .	184, 242	Standard, New York, . . . . .	194, 268
Merrimack Mutual, Andover, . . . . .	102, 145	State Mutual, Boston, . . . . .	110, 158
Metropolitan Fire, New York, . . . . .	184, 245	Saint Nicholas, New York, . . . . .	194, 268
Middlesex Mutual, Concord, . . . . .	104, 145	Suffolk, Boston, . . . . .	14, 58
Milford Mutual, Milford, . . . . .	104, 147	Sun Mutual Marine, New York, . . . . .	xi, 278, 284
Morris Fire and Inland, New York, . . . . .	196, 246		
Mutual Fire, Springfield, . . . . .	104, 149	Thames, Norwich, Connecticut, . . . . .	194, 269
Mutual Marine, New Bedford, . . . . .	68, 82	Traders' and Mechanics', (Mutual De- partment,) Lowell, . . . . .	110, 159
Mutual Protection, Charlestown, . . . . .	106, 150	Traders' and Mechanics', (Stock De- partment,) Lowell, . . . . .	14, 59
Mutual Safety, South Reading, . . . . .	104, 147	Traders' Mutual, Boston, . . . . .	316
Narragansett, Providence, R. I., . . . . .	xi, 186, 246		
National, Boston, . . . . .	10, 44		

	Page.		Page.
Tradesmen's, New York, . . .	196, 270	Westfield Mutual, Westfield, . . .	110, 163
Tri-Mountain Mutual, Boston, . . .	1, 319	Westford Mutual, Westford, . . .	112, 163
Union Mutual, Boston, . . .	110, 160	Western Massachusetts, Pittsfield, . . .	14, 62
Union Mutual Marine, New Bedford, . . .	70, 87	West Newbury Mutual, West Newbury, . . .	110, 161
Union Mutual Marine, New York, . . .	xi, 278, 286	Weymouth and Braintree Mutual, Weymouth, . . .	112, 163
Washington, Boston, . . .	14, 60	Worcester Mutual, Worcester, . . .	112, 164
Washington, New York, . . .	196, 271	Worcester Manufacturers', Worcester, . . .	112, 165
Washington Marine, New York, . . .	xi, 278, 286	Yonkers' and New York, New York, . . .	196, 272

TENTH  
ANNUAL REPORT  
OF THE  
INSURANCE COMMISSIONERS,  
OF THE  
Commonwealth of Massachusetts,  
JANUARY 1, 1865.

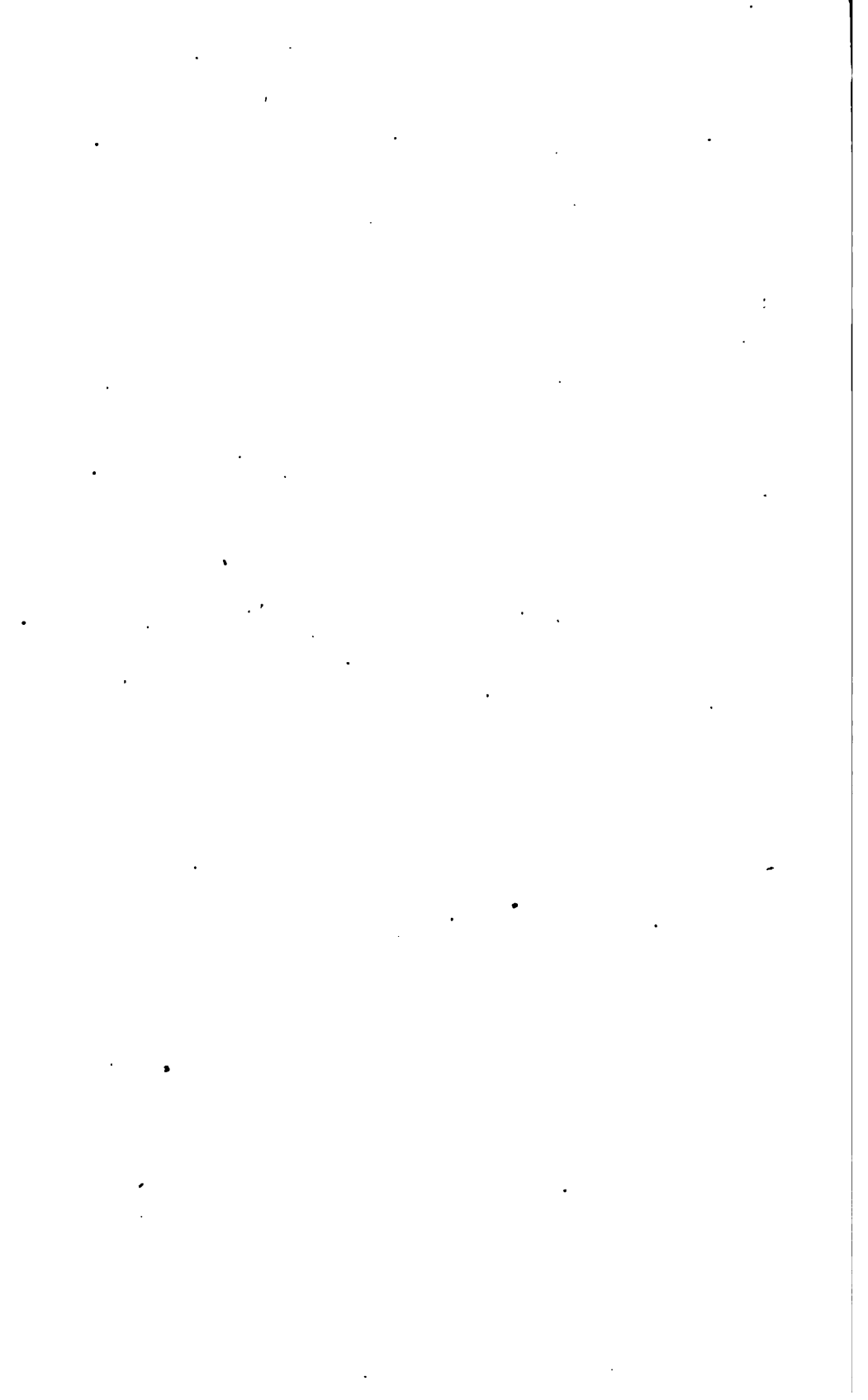
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Part II.  
LIFE INSURANCE.

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# TENTH ANNUAL REPORT OF THE INSURANCE COMMISSIONERS.

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## Part II.....ON LIFE INSURANCE.

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*To the Honorable Senate and House of Representatives, in  
General Court assembled :*

Six years ago, when for the first time the results of a valuation of Life Insurance policies, under chapter 177 of the Acts of 1858, were included in these Reports, there were fourteen Life Insurance companies doing business in this State, having 42,000 policies outstanding, \$116,000,000 insured, and net premium reserves amounting to \$13,000,000. The same companies are now all in a prosperous condition and doing business in this State, having 93,000 policies outstanding, \$263,000,000 insured, and an aggregate net accumulation from premiums of \$32,000,000. But this more than duplication of the business does not gauge the rapidity of its increase, because in the same time new companies have also been created. Its magnitude in our reports has also been increased by the introduction of other older companies that have established agencies here, as much perhaps for the sake of appearing in these reports as of enlarging their business. Within the last six years one new company has been chartered in this State, and twelve chartered in other States—mostly within the same period—have established agencies here, so that our valuation now embraces twenty-seven companies, having 146,000 policies, \$382,000,000 insured, and a net premium reserve of about \$40,000,000.

• iv      **INSURANCE COMMISSIONERS' REPORT.**      [Jan.

The following table will illustrate both the rapidity of growth and the importance of the interest represented by the annual returns made here by Life Insurance companies.

YEARS.	Number of Companies.	Number of Policies.	Amount Insured.	Net Premium Reserve.	Claims by Death.
1858, .	14	42,502	\$116,482,195 00	\$13,442,570 00	*
1859, .	16	48,607	132,740,827 00	15,185,016 00	\$1,197,582 00
1860, .	19	55,360	151,321,229 00	18,306,791 00	1,204,998 00
1861, .	19	57,139	152,937,587 00	20,545,490 00	1,501,542 00
1862, .	24	75,892	199,285,861 00	26,526,481 00	2,023,670 00
1863, .	25	97,943	259,725,189 00	31,539,547 00	2,369,140 00
1864, .	27	146,562	382,570,190 00	39,745,629 00	3,281,470 00

\* Not returned.

A little over ninety-three per cent. of these policies are for the whole period of life. Most of these are kept good by premiums to be paid annually during life. But a considerable proportion are to be fully paid for by ten annual payments. Nearly seven per cent. of the amount insured is on policies for short terms, or on policies of longer terms coupled with an endowment if the life survives the term. On this distinction of the terms of policies we remarked, six years ago, in our Fourth Report, page xxxiii: "Of the insurance on life, a part consists of policies for definite short terms of from six months to fourteen years, and some of such temporary insurances coupled with endowment, or the payment of the amount of the policy to the insured himself, in case he survives the term. The latter are called endowment policies, and present the double attraction of providing for dependents in case the insured should be cut off during his active years, and providing against dependence in case he should reach old age. If the public were better aware of these advantages, this class of policies could not fail to become more popular." The public seems still unaware of the advantages of temporary insurance, especially of terms sufficiently extended to cover the whole of the active or productive period of life. It seems to be very

generally believed that if a term policy should be outlived all the premium paid for it would be thrown away. This seems to be the reasoning of people who do not regard their fire insurance premiums as thrown away when their houses have not been burned. A man aged 30 ought to be able to get a policy of \$1,000 for a term of 40 years by paying at least \$4 per annum less than for his whole life; that is, the company can well afford to make that reduction in consideration of the limit. \$4 per annum accumulated at six per cent. for forty years will amount to \$619. But if he pays it to the life insurance company in order to have the policy extend over the whole life, and he is in sound health at the end of forty years, the company will not give him \$619 as the surrender value of his policy, its value at four per cent. being only \$594.38. But suppose he has taken the long term policy, investing year by year the \$4 difference of premium, and dies at the end of 35 years. Then his heirs get the amount of the policy, \$1,000, the same as if the policy had covered the whole life, and also \$445.72 the then amount of the investment outside. If he had paid the whole-life premium, his heirs would get nothing outside. It will be said that the whole-life policy will get a larger dividend than the long term, but this will only partially compensate the loss, for a life insurance company is always unprofitable as a mere savings bank, on account of its necessarily large expenses. But though the advantages of temporary insurance for long terms, is so little recognized either by the public or the officers of companies, when considered separately, it is rapidly growing in favor when coupled with endowment, and of course with the best of reasons, so far as the companies are concerned. It is safer for the company, the premium being properly cast, because its bet is always partially hedged. And the insured never thinks any of his premium thrown away, because, if the sum insured is not paid to his heirs he gets his endowment, and *vice versa*.

The general increase of this class of policies is very remarkable. We give below the progress of the three classes of policies, in a comparison of the number and amount of each outstanding on our registry for the last six years.

YEARS.	WHOLE LIFE.		SHORT TERM.		ENDOWMENT.	
	Number of Policies.	Amount Insured.	No. of Policies.	Amount Insured.	No. of Policies.	Amount Insured.
1858, . .	38,281	\$107,659,465	3,999	\$7,883,830	272	\$988,900
1859, . .	44,593	123,913,596	3,645	7,574,974	309	1,252,256
1860, . .	51,230	142,176,279	3,448	7,148,114	668	1,074,437
1861, . .	53,848	144,253,449	2,945	6,267,475	846	2,417,653
1862, . .	71,425	189,494,396	2,950	5,810,250	1,567	3,958,437
1863, . .	92,083	245,525,587	2,741	5,751,153	3,119	8,448,450
1864, . .	136,565	357,304,512	2,990	6,431,974	7,007	18,833,703

Relatively to the whole amount insured, the short term policies are rapidly decreasing. But the whole-life policies have increased at an average ratio of twenty-two per cent. per annum, and the endowment policies at an average ratio of about sixty-three per cent. If this difference in the rate of increase should be maintained for ten years there will be as much insured on endowment policies as on whole-life policies. And when we consider the greater acceleration of the endowment business, and the sound reasons for it, we may expect that in another ten years very few whole-life policies will be issued. This change will greatly promote the health, prosperity, and usefulness of the business.

It seems proper in this connection to call attention to the real nature and use of life insurance. Any policy of insurance is in fact a bet. Its only justification is, that it is betting made useful. The condition of its usefulness is, that it equalizes misfortunes or losses. An insurance on life does nothing for the individual who dies. If nobody else loses pecuniarily by the death, there is no more utility in the policy than in any other bet. In fact, it is then no better than a bribe held out to somebody to wish the party insured dead. Hence a policy on a life can only be issued for the benefit of some person who would lose at least as much by the death of the insured as the amount of the policy. The life of a debtor may properly be insured for the benefit of the creditor to the amount of the debt. But the life of a creditor cannot be insured for

the benefit of the debtor to any amount. The life of the husband may be insured for the benefit of the wife, if his death would involve a loss of pecuniary support to her. Otherwise not. If the death of the wife involves no pecuniary loss to the husband, either a policy on her life for his benefit, or a joint policy on the two lives for the benefit of the survivor, is essentially vicious. Yet policies of this sort are quite too often issued. Policies are seldom issued on lives advanced beyond the age of sixty-five. On our registry is not one entered at an age so advanced as eighty, yet more than 100 beyond seventy-five are insured by policies issued earlier. Now if there is any reason why a policy should not be issued on a life older than seventy-five, there is the same, if not more, reason why no policy issued at an earlier age should cover a period beyond seventy-five. For the only reason to justify issuing a policy at seventy-five, would be the existence somewhere of an insurable interest in the life, and the fact of its existence could be better known at that age than at any previous one. Hence the companies cannot justify themselves in refusing to issue policies at an advanced age without equally condemning themselves for issuing at earlier ages policies to extend beyond that age.

A simple analysis of a whole-life policy of insurance demonstrates its impropriety. Suppose the policy taken at the age of thirty for one thousand dollars, at a premium paid down at once of \$409.51, or of \$22.70 paid annually during life. Practically, the single premium is high and the annual premium low, but they are exactly equivalent, the one to the other, so far as the company is concerned, on the assumption that interest will always be four per cent. and the mortality that of the actuaries' rate. It does not follow from this that they are the same to the insured, the same assumptions being true. As the rate of mortality is graduated by years, and interest is paid annually, the contract between the company and the insured party, whether the premium be single or annual, necessarily resolves itself into as many separate and distinct bets as the insured has possible years of life before him. The Actuaries' Rate of Mortality assumes—for the purpose of calculation—that it is impossible for any person to live beyond the age of 100 years. Whether this be true or not, it is near enough to the truth for the purpose. Hence in any whole-life policy

entered at the age of thirty, there are precisely seventy distinct and separate bets, and, under the scale of mortality assumed, it cannot be regarded otherwise without utter confusion. In regard to each and every possible year of his future life, the company bets that the insured party will *not* die in it; and in regard to each and every such year, the insured party bets that he *will* die in it. In the case of a single premium, the party insured deposits with the company—which always holds the stakes—the stakes on his seventy bets, all at once; for example, on the bet that he will die in his thirty-first year of age, \$10.83; on the bet that he will die in his thirty-second year, \$10.48; on the bet that he will die in his sixty-first year, \$7.78; on the bet that he will die in his eighty-first year, \$3.90; on the bet that he will die in his ninety-first year, sixty cents; and on the bet that he will die in his 100th year, *one mill*, nearly. The aggregate of these seventy small stakes is \$409.51. But if the annual premium of \$22.70 is paid, then the full stake on the first of the seventy bets is paid the first year, to wit: \$10.83, the same as in the other case, and the remaining \$11.87 is deposited, not on the next one or two, but on all the remaining sixty-nine bets, in proportion to the present value of the risk of \$1,000 on each. That is, thirty-one cents is deposited on the bet that the party will die in his thirty-second year; twenty-three cents on the bet that he will die in his sixty-first year; twelve cents that he will die in his eighty-first year; four cents that he will die in his ninety-first year, and about three per cent. of one mill that he will die in his 100th year. If he survives to pay the second annual premium, he in fact deposits on each of the sixty-nine remaining bets, completing the stake on the first, and adding something to each of the others. Now, the point to which we wish to call attention is, that these bets are all perfectly distinct and independent. In regard to the first year, the bet is justified by the known existence of an insurable interest in the life which is the subject of it. The succeeding bets may be justified by the probability of the continuance of such insurable interest, and by the fact that unless contracted while the party is in sound health, they cannot be contracted at all. But the justification depends upon and is proportional to the probability aforesaid, and entirely fades out with it. Now the probability of the existence of an insurable

interest at the age of sixty may be sufficient to justify nailing the bet by the deposit of twenty-three cents, or even by paying \$7.78, the full stake; but what can justify staking \$3.90, or any money whatever, on the bet in regard to the eighty-first year of life, when there is no reasonable probability of insurable interest? It is gambling of the worst kind, and all that can be said in its favor is, that it sticks like a barnacle to a kind which is useful, and safe only because it is useful.

We should shrink with horror from applying life insurance to infants, though the hopes that cluster around them may easily be conceived to have a money value. Why, then, do we insure second childhood, in which hope will have given place to history? The only use of insurance betting is to guard against the pecuniary or financial evil of the sudden cessation of productive energy or capital. To bet money in order to secure a money indemnity for the loss of a life that produces no money, is worse than buying tickets in a lottery, or staking money on the turn of dice. We do not allow houses to be insured against fire beyond their cash value, and if there were such things as buildings without any value, the law would not allow the payment of a fire policy on them in case they were burned. A human life, so far as its insurance is concerned, is like a shed that adds nothing to the value of the ground it stands on used as a warehouse for valuable goods. A policy on it as a warehouse, not beyond the cash value of the goods, is a very reasonable and useful thing. But for the same policy to continue after the goods are gone, is a financial absurdity, and a temptation to incendiarism. Of course, we are looking at human life only from a financial point of view, that being the only point from which insurance has any business to look at it.

We remarked, in giving the foregoing analysis of a whole life policy, that it was the same thing to the company whether it was paid by a single or an annual premium, certain assumptions being true, but not the same to the insured. It would be the same to that practical impossibility, a mathematically average policy holder, or to one as rich as the company; but it is just because a man is nothing of the sort that he seeks to be insured. It is because he wants to provide against the first half of the chances of death more than against the last, that



he takes a policy. If he takes a whole life policy at thirty, he is sure to lose sixty-nine of his seventy bets, and win on one. As an average matter, or taking one case with another in thousands, it will make no difference to him whether the stakes are all paid at the first, or only made up as fast as the bets are to determine. The average man pays the same in either case. But if the insured party wins the first bet, by dying in the first year, he loses only what he has deposited on the others, that is, \$11.87 if he has paid the annual premium, and \$398.68 if he has paid the single premium. This paying single premiums, it will be perceived, is taking the game butt end foremost, and going at it as if you were yourself a gambling bank or an insurance office. Or taking another view of it, it is purchasing of the company an annuity on your life to pay all the premiums but the first. And if the insurance is a good investment for you, for the very same reason the annuity—which is the largest part of the transaction—is a bad one, and *vice versa*.

These are very trite and common-place observations to persons familiar with the subject, but they may nevertheless be useful to those who are for the first time solicited to take policies on their lives. The disadvantage to the insured and advantage to the company of single premium policies is such that nearly all companies are willing to issue the paid-up policy for considerably less than the mathematical equivalent for the annual premium. Still, the advantage to the insured is doubtful, unless his reasonable expectation of life is decidedly better than the average and capital is of little or no use to him. At any rate, till a company's annual interest account exceeds its annual working expense account, there can be very little use in putting into it any more money than is necessary to make sure of the required indemnity.

A glance at the figures of the present year will show that some powerful cause has been at work to increase the ratio of the cash premium on new policies to the amount insured. The increase of endowment policies accounts for this only in small part. It is owing chiefly to the immense increase of policies for the whole life paid up in ten annual premiums. The great incentive is that in case of lapse, sometimes after one, but oftener after two premiums have been paid, a paid-up policy is granted of as many tenths of the sum originally insured as

there have been premiums paid. To the policy holder this is a very desirable security against the usual forfeiture of the value of the policy—or deposits on the stakes of the residue of the bets. Notwithstanding this relinquishment by the company of the profits of forfeiture, these contracts add greatly to its strength, and, unless the advantage is lost by improper commissions or dividends, they must furnish more ample provision for the payment of losses than the ordinary policies. Such a policy combines an ordinary annual premium life policy, with a deferred annuity on the same life paid for in ten annual premiums. One part of the contract supports the other, the life contingency having opposite effects on the two.

Yet so far as the insured are concerned, these policies are open, to a certain extent, to the criticism we have passed on single premium policies, and on the insurance of the uninsurable part of life. There seems no good reason why they should increase as they have in our own home companies, since, by the Act of 1861, no policies entered in them since that Act are forfeitable in respect to the value of the policy, but the insured party has always the option of ceasing to pay premium when he chooses, without losing the insurance he has paid for. And the company is obliged to furnish that insurance by extending the policy to cover, as far as paid for, that part of the life *which most needs insurance*. On the other hand the ten premium “non-forfeitable” policies in case of lapse, become converted into smaller paid-up policies which cover the whole life, including *that part of it which is really uninsurable*, and on which, at all events, insurance is *not desirable*.

If there is any practical problem of life capable of demonstration it is that if ten premium policies are desirable to any class on account of their exemption from the liability to forfeiture, the ordinary life policies offered by the Massachusetts companies under the Act of 1861, are more desirable. Much more, then, are the endowment policies of the same companies, which are equally exempted from forfeiture by the same Act, more desirable.

But the immense increase of this class of non-forfeitable ten premium policies has an aspect of much greater importance than any we have considered, and that is, its relation to

## THE DIVISION OF SURPLUS.

The stability of a mutual life insurance company depends upon two things :

1st. The maintenance of an adequate premium reserve.

2d. The preservation of equity between the members.

Among a sufficient number of well-selected lives there is very little probability that the calls on the fund for the payment of losses will ever greatly exceed or fall short of the assumed average. The chief perils of the fund are from extravagant working expenses, and exorbitant dividends, or returns of premium. The sharp competition between different companies leads to representations on this subject that are highly deceptive, and boards of directors too seldom have the courage to disappoint expectations which they ought never to have raised. Though these remarks are much more painfully illustrated in the history of British than of American life insurance, we are not without examples of imposition upon the public, even among our soundest companies, and where such strategy is utterly needless. There seems to be a constant effort on the part of many companies to make persons who are solicited to take policies believe that they are sure to get half their premium back again in the shape of dividends. Their advertisements often unqualifiedly boast of and promise dividends of fifty per cent. on the premium paid. If such a thing had really been done by them, many of these companies would now be hopelessly insolvent. They are fortunately quite otherwise. What has really been done is this : Fifty per cent. of a premium paid three, four, or five years ago, is returned to the policy holder *who has persisted* in paying his annual premiums ; to those that have in the mean time discontinued, nothing. Fifty per cent., payable at the end of four years, assuming legal interest, is not quite forty per cent. ; and when it comes to be paid, it is probably forty per cent. of only about two-thirds of the premium received in the year to which it pertains ; that is, it is 26.66 per cent. of the premium paid. Undoubtedly with premiums calculated on an assumption of interest at four per cent., and thirty-three per cent. added for expenses and contingencies, as much as thirty per cent. of all the premiums received may be returned, while the mortality is light, the expenses reasonable, and six or seven per cent. is realized on investments.

And more than that may be returned to some members, if others are defrauded. But why not state the fact as it is? Why bring about both public and individual misapprehension, by ignoring *time*, which is money in this case, and sinking out of sight all who lose their dividends by discontinuance?

Again, there is a practice of claiming to have made a dividend payable at a future time, when none is really made, but every dollar is still held as premium reserve, one dollar as much as another. Nothing is done but to issue a piece of scrip promising to pay at some future time a certain percentage of the premium of a past year, provided that before that time the directors *shall vote to do so*; or a vote of the directors is placed on record that a certain percentage of the premiums paid during the past fiscal year, "be appropriated as reserve premiums, to be returned to policy-holders whenever the directors deem it expedient." Such action may or may not have some utility beyond our ken, but to speak of it as *making a dividend*, is simply a financial falsehood. We cannot look upon it otherwise than as a trick to gain the credit of making a large dividend, without, at the same time, losing the credit of having a large premium reserve. This literature of the life insurance companies appears to us to need a strong infusion of frankness, to make it worthy of the high position they occupy, and the humane principles on which they profess to be founded.

Notwithstanding the tendency to divide too much, indicated by these exorbitant pretensions and promises, the general fault has been that the companies have divided too little, and either reserved more or expended more than necessary. But the vast increase of ten-premium policies, if the principle adopted by some important companies of returning premium to them *at the same percentage* as to ordinary life policies, will certainly disturb the equity between the members, if it does not impair the premium reserve.

It does not follow that because a fifty per cent. premium can be paid on ordinary life policies, in the way we have described, without impairing the reserve, it can be done on paid-up policies or on ten-premium policies. A ten-premium policy is a compound contract composed of an ordinary whole life annual premium insurance, and the purchase, by ten annual payments, of a deferred annuity equal to the annual premium on the

insurance, the first payment of which is to commence at the end of the tenth or beginning of the eleventh year. So the insured for ten years pays two premiums; one on the insurance, which is the same and has the same margin as any other whole life annual premium; the other a net premium for an annuity, to commence when the former ceases, and replace it exactly during the remaining years of the policy. As to the life policy, it contributes to the formation of surplus no more and no less than any other life policy, either in the first or any other ten years of its existence. As to the deferred annuity part of the contract, the premium is usually cast at the same rate of interest as the other, but without any addition or margin, and is designed to be the exact equivalent of the annuity purchased by it. It sometimes, however, has a small addition, perhaps with a view to justify the sort of dividend on which we are commenting. The only profit, or contribution to surplus, that can be derived from it, consistently with the fundamental assumptions, is—first, the amount of margin; and second, the difference by which the actual exceeds the assumed interest on the net premiums. Here is an example, from a company that makes a merit of paying a dividend of fifty per cent. on its ten-premium as well as its ordinary life policies. Its annual premium for life, at the age of thirty, is \$23.60 on \$1,000. Its ten-annual premium (policy non-forfeitable,) is \$52.33. It would return, by dividend, \$26.16 on the latter, and \$11.80 on the former, or \$37.96 to both. There are two distinct questions in regard to a dividend; first, whether it exceeds the surplus properly divisible; second, whether it is equitably distributed. Let us suppose that the whole surplus divided in this case is properly divisible, then the only question is whether the \$37.96 is equitably divided between these policies. If we analyze the compound contract it consists of two premiums—\$23.60 for the insurance, and \$28.73 for the deferred annuity of \$23.60, which is to maintain the policy after the first ten payments. On this annuity premium there is a margin of \$1.75, by the actuaries' rate at four per cent., and on the insurance premium, by the same, there is one of \$6.63. Supposing the excess of interest over that assumed is two per cent., at the end of the first year, the two policies will have contributed

to form surplus in the proportion of \$7.37 to \$9.76,\* and the shares should be \$16.33, or sixty-nine per cent. of its premium to the ordinary life-policy ; and \$21.63, or forty-one per cent. of its premium to the ten-premium policy.

Again let us suppose that fifty per cent. on the ordinary premium is all that can be divided among policies of that class, while giving other classes a dividend having the same ratio to their contributions to surplus. Then thirty per cent. is all that can be allowed on a ten premium policy at the end of its first year, and if twenty per cent. is added, it is so much taken out of the reserve. In another year of the policy not quite so much would be taken out of the reserve, but the error is the same in kind if not in degree.

But it is said a uniform percentage of dividend on the premiums paid on whole life policies, whether the number of premiums is limited or not, is justified by limiting the number of dividends to correspond with the number of premiums. And the proposition is supposed to be demonstrated thus: Take the example above considered, of a policy of \$1,000 entered at thirty, payable by an annual premium of \$23.60 or ten annual premiums of \$52.33. The net premiums by the Actuaries' Rate at four per cent. are \$16.97 and \$37.66 respectively, and the margins consequently are \$6.63 and \$14.67. Allowing for a difference of interest of two per cent. above the assumed, the contributions to surplus at the end of the first year are as \$7.37 to \$16.30, and consequently the surplus of \$37.96 should be divided between the two policies in the same ratio, giving \$11.82 to the common life policy and \$26.14 to the ten premium, which is almost exactly fifty per cent. to each. But this is simply anticipating the margins on all the future years of the ten premium policy after the tenth, and converting them into dividend for the first ten years. If a company consisted wholly of ten premium policies, this course of procedure would lead, leaving new business out of the account, to the absurdity of a company with the mere mathematical provision for the losses, without any provision for working expenses or unfavorable contingencies, except a

\*  $6.63 + .06 \times 6.63 + .02 \times 16.97 = 7.37$ ; and  $6.63 + 1.75 + .06 \times (6.63 + 1.75) + .02 \times (16.97 + 26.98) = 9.76$ .

possible excess of actual interest over the assumed. In case such an excess should occur and produce a surplus, in a mutual company no one would be entitled to receive any part of it. If it should not occur to an extent sufficient to pay the expenses and maintain the reserve, the company would become bankrupt. Practically it is an error of the same sort as that which has been committed so often and so disastrously by British Life Insurance Companies, that have managed by a gross valuation to count the margins of all their future premiums among their actual assets.

The fallacy of the logic on which this mode of dividing rests, will become very obvious if we put the two distinct parts of the ten-premium contract into two companies. Suppose that in company A, two policies of \$1,000 each are taken by parties alike aged thirty, at the same premium of \$23.60. But one of the parties, wishing to have his policy fully paid for in ten years, purchases of company B, at an annual premium of \$28.78, a deferred annuity which is to pay all his annual premiums in A, after the first ten. These companies being both mutual, when the question of dividend comes up, the two parties insured in company A, stand on precisely the same footing. If one is to have a dividend of \$11.80, so must the other, and no more. But the one who bought the deferred annuity of company B, cannot make his dividend up to \$26.16 by getting a dividend of \$14.66 out of that company, for the plain reason that it cannot have realized as yet any such profit out of the transaction. It would be suicidal in company B, dealing in deferred annuities, to anticipate profits. If not fatal to company A to anticipate the margins on its future premiums, to do so in regard to one of the supposed policies rather than the other would be the destruction of equity. Since a mutual life insurance company is as solemnly bound to maintain equity as solvency, it appears to us that there can be no possible justification of a uniform percentage of dividend to the two classes of policies above specified.

Other insuperable objections to these uniform percentage dividends have been dwelt on in former Reports, and especially at page xxxi of the ninth, and need not here be repeated. They amount to this, that money which belongs to old members is put into the pockets of new comers. This may be all very

well for the soliciting agents, who probably receive a higher commission on new policies than on the renewal of old ones. But when the agents are able to boast that ten-premium policies get the same ratio of dividend as ordinary life policies on the premiums paid, and not less than fifty per cent. at that, the bribe for new business of that sort is made very tempting. The argument, and it is quite too sound, is this: By coming into an old company distributing its surplus without any regard to the excess of its actual interest over that assumed in fixing its premiums and reserve, you will be sure for a number of years of a handsome bonus out of the old members, and if you take the new fashioned ten-premium policy that bonus will, in reality be considerably enhanced, in its ratio to the premium you pay. This process of sacrificing the interests of the old members to the new ones, to which the officers and agents of some of the oldest companies seem to adhere with a good deal of tenacity, we think would be set aside by any court of equity, and the question would soon get there, if the older members should come to understand their interests.

The legislation of this Commonwealth has always stood opposed to the anticipation of future profits, whether total or partial, as may be seen by reference to the Gen. Statutes, chap. 58, sect. 60. By that section it is "provided, that any policy on which premium is payable otherwise than by equal annual payments, shall not be entitled to a larger distribution than if the premium had been so paid." The tendency of this is perhaps unnecessarily to discourage the payment of the premium faster than by annual payments for the whole term of the policy. By chapter 135 of the Acts of 1864, one mutual company is allowed to distribute by a method which would give a ten-premium or paid-up policy an undue share, if it were to be construed as a repeal of the section of chapter 58, above cited. Its proper construction, however, is undoubtedly that by which the letter of the Gen. Statute is relaxed, while there is no relaxation of its spirit, which seeks to guard against anticipation of *future* surplus, and not to prescribe an inequitable distribution of the *present*.

It is by no means a pleasant task thus to call attention to the deformities which disfigure the face of a business so honorable to the advancing civilization of the country and the age. We



turn now to the more agreeable one of showing its progress, stability and value.

In our civilization, life insurance is the necessary complement of mechanical improvement. Before steam-engines, cotton and wool factories, iron roads and horses, mowing machines, and other modern victories of mind over matter, the arts of livelihood were very differently distributed. Nearly all were then more or less producers. But before this generation was born the distaff and the shuttle dropped from millions of hands, the cards played with underwent a change, and almost every man's house became a sort of palace of the fine arts, producing much very good for home consumption but having no marketable value abroad. The consequence is that in every family there is, as the average fact, a division of labor and only one life is devoted to the arts that produce revenue; the rest are devoted to the arts that produce simply happiness at first hand. The revenue or material resources of every family are vastly increased from the old primitive order of things, but as the whole depends, especially in the outset of the family career, on one life rather than on all, the failure of that one life brings a calamity unknown before. If a proportionate revenue cannot be maintained after the cessation of this life, it had almost been better than none had ever existed. Life insurance comes in as a financial invention, by which capital in the shape of a productive life—a life controlling and directing some branch of the wealth-begetting or wealth-distributing machinery of the age—can perpetuate itself, or convert a part of its productive energy into a contingent fund, that will be immediately available in case of death. It would be easy to show that this is in fact a grand necessity of our present civilization. While all other sorts of communism interfere too much with individual liberty to be widely or long tolerated, here is a form of it, which allows unrestrained individualism, without the penalty of beggary entailed upon dependents or descendants. It gives to an energetic young man who has not a spare dollar to bequeath, the power of making a will good for several thousands in case of his death the next day. The value of this invention is somewhere among the infinite quantities, as much beyond the reach of ordinary arithmetic as that of the steam-engine. And the name of Richard Price, the “unsuccessful Unitarian preacher,”

who, though not the first to entertain the idea was the man who nursed it into practical usefulness, deserves for this, as well as for a still stronger reason, to be placed as high as that of Watt, Arkwright or Stephenson. His genius for humanity found life insurance little better than an indiscriminate system of gambling on life—a business which other countries than England had prohibited as an immorality—and moulded it into a sort of perennial providence for the widow and orphan, as pure and cheering as sunrise and almost as sure. The company on which he personally impressed his principles still stands at the head of the business in England, a monument of wisdom, integrity and success. But its very prosperity called forth there a horde of unworthy imitations, and it remains for America—whose best friend Richard Price was when she most needed friends—to complete his great work by purifying life insurance from all taint of mere gambling on life, and by surrounding it with such safeguards as worthily to command the most implicit confidence of all who are in a condition to need it.

The most valuable of all safeguards is to oblige companies to maintain a premium reserve equal to that required by the fundamental assumptions of their business. This is the object of the registry and valuation of policies required of us by chapter 58, section 4, of the General Statutes. The rules of valuation adopted by us, and the reasons for them have been dwelt on in former reports, and need not here be repeated. The rate of interest assumed by us as likely to prevail hereafter, or rather as the *minimum* to be expected, is the same as that assumed in calculating the premiums generally used; and substantially the same is true of the rate of mortality assumed by us. It is rather a fault than a virtue in any of these companies, that have become fairly established, to have cash assets, exclusive of capital, very largely above the net present value of all their policies, computed on our assumptions, which in fact do not materially differ from their own. Companies with permanent guarantee capitals have undoubtedly less reason than other mutual companies for maintaining so large a premium reserve as that required by an assumption of four per cent. as the rate for the future. They may not without some reason presume that investments will bring six per cent. at least for another generation, and *if the capital is fairly pledged to make up the*

*deficiency*, should any ever occur, the security will be ample at least so long as the capital and a six per cent. reserve together are not less than a four per cent. reserve. Unless the guarantee capital takes such a risk in order to make a larger return of premium to policy-holders, it is difficult to see what risk it does take after a company has obtained a thousand whole life or long term policies, or why it should ever receive more than the proceeds of its own investment.

We see no reason, however, why any company should be allowed to proceed which does not show an available cash fund equal to the value of all its policies at four per cent., and especially when so large a proportion of its business extends over the whole life. The benefit which these companies bestow upon their members as a consideration for the money they receive, is in a large part the sense of security they inspire. If this is not absolute and above suspicion, it is nothing. Better lean wholly on yourself than on a staff which you have any reason to fear is rotten, and will fail just when you most need its support. It is historically certain that all experiments of life insurance that have been tried long enough to test results, without reserving premium on an assumption of interest lower than the current interest on investments, have proved failures. In all experiments old enough to be considered successful, a fund has been maintained largely in excess of the net value of policies at the interest actually received. Massachusetts has therefore good reason to retain on her statute book the chapter concerning life insurance, (chapter 148, of 1863,) which forbids the taking of new policies when the funds fall below a four per cent. valuation.

In the figures on the following pages we give the results of our four per cent. valuation for November 1, 1864, of all the insurance policies then outstanding in twenty-seven companies, now doing business in this Commonwealth; analyzing them into the classes of whole life, short term and endowment policies. The whole life policies, which embrace the greater part of the business, are analyzed into separate years, according to their date of entry, each year ending November 1.

This arrangement by years answers the question which naturally arises, why two companies having the same amount insured should be required to have different reserves. The

reserve required depends upon the number of premiums paid, as well as on the age of entry and the amount insured. To the permutation of these three variables must be added, the variation in the terms of payment from the ordinary annual premium. If time had allowed, we would have divided the whole-life policies into three classes,—the ordinary annual premium, the five and ten-annual premium, and the paid-up policies. The intermixture in very various proportions of these different classes in different companies, causes a great variation in the ratio of the value of the policies to the amount insured.

The annuities granted by the companies, apart from those involved in the more or less paid-up policies of insurance, are very few, and the aggregate of their computed present values may be found in the Abstract of the Companies' Returns, appended to this Report. In preparing tables A and B, giving a synopsis of the standing of the companies, we have set aside reserves for these annuities bearing the same ratio to their present value, as the net assets in said tables do to the net present value of the insurance policies.

In the Synopsis Table [A] we aim to give the relation of the actual premium reserve, irrespective of guarantee capital, to the computed net present value of the policies; and the ratio of working expenses to the income of the company considered as purely mutual.

This table is quite as interesting to the holders of the guarantee capital as to the insured, for it shows them whether or not their capital is intact. If our standard of valuation is sound and fair, then, so far as the net assets of the company other than capital, as given in this table, do not exceed the net value of the policies, the capital itself is encumbered by the liabilities. But if the net assets here exceed the computed net value of the policies, the capital cannot be considered as under any present, or even probable incumbrance. It only stands as a pledge against future mismanagement. This table is not a test of solvency, unless we adopt a wider definition of that term for life insurance, than that which belongs to it in ordinary commercial use. Something more than bare commercial solvency is required of life insurance companies, and guarantee stockholders, as being legally the first to suffer, are most interested to see that the management secures it. Nothing,

*Whole-Life Policies of Twenty-seven Life Insurance Companies doing business in Massachusetts, outstanding November 1, 1864, arranged according to the years in which they were issued, each year ending November 1.*

## MASSACHUSETTS HOSPITAL.

Y E A R .	Number of Policies.	Amount Insured.	Net Value.	Ratio of Value to Amount.
1880, . . . .	1	\$2,000 00	\$1,150 76	57.54
1884, . . . .	2	5,000 00	2,880 56	57.61
1885, . . . .	1	5,000 00	1,990 88	39.82
1888, . . . .	2	4,500 00	1,826 41	40.58
1889, . . . .	1	1,000 00	523 45	52.35
1840, . . . .	1	2,000 00	1,191 47	59.57
1850, . . . .	1	3,000 00	693 45	23.12
1852, . . . .	1	500 00	84 88	16.98
1855, . . . .	1	3,000 00	289 93	9.66
1856, . . . .	1	1,500 00	156 10	10.40
1857, . . . .	1	3,000 00	307 87	10.25
1859, . . . .	2	5,000 00	519 47	10.39
Totals, . . .	15	\$35,500 00	\$11,614 68	32.71

## NEW ENGLAND MUTUAL.

1844, . . . .	61	\$192,941 00	\$71,023 47	36.80
1845, . . . .	88	253,200 00	90,880 75	35.89
1846, . . . .	111	282,400 00	86,141 93	30.49
1847, . . . .	114	270,145 00	80,580 77	29.83
1848, . . . .	77	211,650 00	56,085 62	26.49
1849, . . . .	108	277,100 00	74,498 81	26.88
1850, . . . .	72	194,800 00	49,872 43	25.60
1851, . . . .	88	227,400 00	50,051 70	22.00
1852, . . . .	106	331,650 00	69,685 62	21.01
1853, . . . .	99	313,138 00	52,681 23	16.82
1854, . . . .	136	460,450 00	76,026 04	16.51
1855, . . . .	191	671,500 00	98,064 65	14.60
1856, . . . .	241	613,100 00	103,906 42	12.78
1857, . . . .	183	654,100 00	76,672 66	11.72
1858, . . . .	295	1,154,150 00	119,766 34	10.38
1859, . . . .	462	1,584,500 00	144,727 68	9.13
1860, . . . .	666	1,981,700 00	158,857 83	8.02
1861, . . . .	523	1,580,300 00	100,823 29	6.38
1862, . . . .	986	2,741,246 00	137,498 81	5.02
1863, . . . .	1,182	3,605,525 00	128,346 30	3.56
1864, . . . .	1,554	4,923,886 00	98,141 70	1.99
Totals, . . .	7,348	\$22,724,881 00	\$1,924,333 05	8.47

## STATE MUTUAL.

Y E A R.	Number of Policies.	Amount Insured.	Net Value.	Ratio of Value to Amount.
1845, . . .	80	\$66,695 24	\$23,278 88	84.92
1846, . . .	88	172,130 17	58,278 80	83.86
1847, . . .	103	199,978 09	64,065 22	82.04
1848, . . .	121	223,559 30	63,478 30	27.17
1849, . . .	85	153,025 11	41,204 69	26.92
1850, . . .	48	102,927 51	27,742 20	26.96
1851, . . .	72	100,675 36	22,668 17	22.50
1852, . . .	74	113,895 58	25,689 19	22.50
1853, . . .	110	158,739 86	33,295 42	20.98
1854, . . .	45	79,467 91	15,467 68	19.46
1855, . . .	80	60,831 98	11,109 35	18.27
1856, . . .	48	87,341 31	13,803 91	15.80
1857, . . .	127	221,158 13	80,623 31	13.84
1858, . . .	72	118,354 51	15,624 42	13.19
1859, . . .	95	170,597 53	21,552 15	12.63
1860, . . .	92	156,445 91	15,706 86	10.05
1861, . . .	95	152,248 11	11,525 43	7.58
1862, . . .	84	112,346 76	6,981 70	6.17
1863, . . .	122	168,696 95	6,371 69	3.78
1864, . . .	214	308,602 21	6,017 90	1.95
Totals, . .	1,755	\$2,927,717 03	\$514,380 22	17.56

## BERKSHIRE.

1851, . . .	8	\$7,600 00	\$1,489 86	19.59
1852, . . .	15	26,050 00	4,915 53	18.87
1853, . . .	30	63,900 00	11,379 63	17.81
1854, . . .	83	175,500 00	29,446 78	16.78
1855, . . .	49	97,200 00	13,274 86	13.65
1856, . . .	110	254,550 00	35,155 14	13.81
1857, . . .	88	200,900 00	25,580 68	12.71
1858, . . .	61	123,500 00	14,171 71	11.47
1859, . . .	104	197,100 00	18,025 14	9.15
1860, . . .	138	267,650 00	20,814 27	7.77
1861, . . .	94	175,200 00	10,360 01	5.91
1862, . . .	48	89,950 00	3,779 80	4.20
1863, . . .	104	216,700 00	9,063 00	4.13
1864, . . .	149	362,000 00	12,568 88	3.47
Totals, . .	1,076	\$2,257,800 00	\$209,974 79	9.30

## MASSACHUSETTS MUTUAL.

1851, . . .	13	\$14,400 00	\$3,134 83	21.76
1852, . . .	54	90,300 00	18,150 99	20.10
1853, . . .	31	54,800 00	8,835 71	16.13

## xxiv INSURANCE COMMISSIONERS' REPORT. [Jan.

## MASSACHUSETTS MUTUAL—CONCLUDED.

Y E A R.	Number of Policies.	Amount Insured.	Net Value.	Ratio of Value to Amount.
1854, . . .	46	\$84,880 00	\$18,481 44	15.88
1855, . . .	87	176,100 00	25,466 45	14.46
1856, . . .	124	271,100 00	39,815 05	14.70
1857, . . .	114	267,200 00	35,425 92	13.26
1858, . . .	229	510,900 00	55,938 58	10.95
1859, . . .	384	843,200 00	77,773 93	9.22
1860, . . .	453	927,400 00	70,539 84	7.61
1861, . . .	366	782,100 00	49,870 54	6.38
1862, . . .	427	979,500 00	45,613 03	4.66
1863, . . .	631	1,510,700 00	52,945 13	3.50
1864, . . .	1,379	3,817,600 00	78,031 78	2.35
Totals, . . .	4,388	\$9,830,180 00	\$575,052 72	5.85

## JOHN HANCOCK MUTUAL.

1863, . . .	126	\$242,100 00	\$12,303 27	5.08
1864, . . .	581	1,252,200 00	56,283 09	4.49
Totals, . . .	657	\$1,494,300 00	\$68,586 36	4.59

## MUTUAL LIFE, N. Y.

1843, . . .	100	\$526,732 69	\$233,432 61	44.32
1844, . . .	126	580,089 49	241,749 96	41.67
1845, . . .	238	964,937 28	397,062 59	41.16
1846, . . .	264	902,951 96	357,848 99	39.62
1847, . . .	332	1,362,449 18	499,393 93	36.66
1848, . . .	408	1,527,677 16	532,208 35	34.82
1849, . . .	481	1,711,783 61	558,638 43	32.62
1850, . . .	410	1,238,323 94	385,457 20	31.13
1851, . . .	277	834,227 97	245,559 03	29.44
1852, . . .	318	1,206,682 42	333,160 90	27.60
1853, . . .	358	1,352,419 46	340,174 07	25.16
1854, . . .	526	1,867,699 01	424,205 52	22.70
1855, . . .	655	2,782,249 64	597,823 45	21.48
1856, . . .	902	3,404,634 63	648,615 91	19.04
1857, . . .	825	3,037,954 98	497,539 58	16.37
1858, . . .	885	3,290,950 52	484,529 02	14.72
1859, . . .	1,033	3,538,236 44	442,416 61	12.50
1860, . . .	1,086	3,706,225 50	396,493 56	10.70
1861, . . .	810	2,758,402 79	245,039 69	8.88
1862, . . .	1,189	3,451,044 20	235,766 40	6.83
1863, . . .	1,332	5,477,473 06	236,686 04	4.32
1864, . . .	3,098	9,816,988 76	243,219 76	2.48
Totals, . . .	16,153	\$55,340,114 69	\$8,577,016 60	15.50

## MUTUAL BENEFIT, N. J.

Y E A R.	Number of Policies.	Amount Insured.	Net Value.	Ratio of Value to Amount.
1845, . . .	114	\$430,000 00	\$138,873 47	32.30
1846, . . .	533	1,619,894 00	503,044 74	31.04
1847, . . .	468	1,399,800 00	393,688 55	28.11
1848, . . .	356	1,034,270 00	280,649 68	27.14
1849, . . .	352	978,650 00	243,618 47	24.89
1850, . . .	181	583,800 00	130,743 57	22.88
1851, . . .	168	502,200 00	110,620 47	22.02
1852, . . .	151	508,900 00	100,075 10	19.67
1853, . . .	162	520,200 00	93,993 49	18.07
1854, . . .	169	598,320 00	99,146 86	16.57
1855, . . .	166	531,200 00	77,698 49	14.62
1856, . . .	193	669,256 00	80,188 23	13.83
1857, . . .	193	770,200 00	87,956 08	11.42
1858, . . .	370	1,282,850 00	131,104 97	10.22
1859, . . .	726	2,549,300 00	217,200 35	8.52
1860, . . .	891	3,065,565 00	220,268 24	7.19
1861, . . .	631	2,300,700 00	185,123 57	5.87
1862, . . .	1,157	4,037,350 00	194,569 68	4.82
1863, . . .	2,527	8,593,177 00	339,340 33	3.95
1864, . . .	5,583	17,843,295 00	473,193 21	2.65
Totals, . .	15,091	\$49,818,927 00	\$4,060,097 45	8.15

## NEW YORK LIFE, N. Y.

1845, . . .	14	\$45,000 00	\$13,800 94	30.67
1846, . . .	54	151,850 00	46,842 20	30.82
1847, . . .	86	239,866 00	68,882 02	28.71
1848, . . .	85	253,850 00	68,271 17	26.89
1849, . . .	139	422,800 00	106,921 02	25.28
1850, . . .	210	653,597 00	155,112 43	23.73
1851, . . .	228	714,600 00	157,306 41	22.01
1852, . . .	182	478,700 00	94,786 15	19.79
1853, . . .	105	322,250 00	65,094 29	20.20
1854, . . .	101	320,900 00	53,551 06	16.69
1855, . . .	122	323,650 00	49,100 74	15.17
1856, . . .	181	520,350 00	67,893 66	13.05
1857, . . .	145	433,050 00	49,222 45	11.36
1858, . . .	165	593,800 00	59,913 01	10.09
1859, . . .	291	963,075 00	83,425 30	8.66
1860, . . .	404	1,202,450 00	91,999 72	7.65
1861, . . .	468	1,314,625 00	88,718 57	6.75
1862, . . .	1,901	4,933,995 00	288,204 21	5.84
1863, . . .	3,193	8,001,670 00	411,428 75	5.14
1864, . . .	3,998	10,711,158 00	294,473 82	2.75
Totals, . .	12,072	\$32,601,236 00	\$2,314,897 92	7.10



xxvi      **INSURANCE COMMISSIONERS' REPORT.**      [Jan.**CONNECTICUT, CT.**

Y E A R .	Number of Policies.	Amount Insured.	Net Value.	Ratio of Value to Amount.
1847, . . . .	205	\$434,150 00	\$125,484 18	28.90
1848, . . . .	445	939,710 00	244,914 68	26.06
1849, . . . .	1,177	2,764,277 50	678,601 01	24.55
1850, . . . .	1,258	2,832,920 00	670,124 85	23.65
1851, . . . .	919	2,055,400 00	442,950 67	21.56
1852, . . . .	824	723,600 00	136,739 71	18.89
1853, . . . .	291	762,400 00	138,654 74	18.19
1854, . . . .	397	1,077,020 00	168,639 01	15.65
1855, . . . .	809	812,500 00	111,802 29	13.70
1856, . . . .	803	843,950 00	109,045 78	12.92
1857, . . . .	293	812,200 00	91,801 74	11.24
1858, . . . .	486	1,484,995 50	154,222 84	10.39
1859, . . . .	598	1,699,814 00	153,261 31	9.02
1860, . . . .	1,111	3,295,761 00	246,286 85	7.48
1861, . . . .	865	2,519,255 00	152,841 53	6.07
1862, . . . .	1,370	3,692,462 00	167,433 74	4.54
1863, . . . .	3,844	10,279,325 00	393,755 49	3.83
1864, . . . .	7,412	20,379,878 00	493,102 40	2.42
Totals, . . .	21,607	\$57,409,618 00	\$4,678,712 32	8.15

**UNION MUTUAL, ME.**

1849, . . . .	16	\$45,500 00	\$11,100 86	24.40
1850, . . . .	322	740,075 00	183,201 98	24.75
1851, . . . .	209	457,590 00	100,189 02	21.90
1852, . . . .	88	180,750 00	38,488 37	21.29
1853, . . . .	55	109,550 00	20,188 12	18.42
1854, . . . .	35	84,350 00	14,429 25	17.11
1855, . . . .	24	58,800 00	7,113 73	12.10
1856, . . . .	45	129,150 00	14,912 85	11.54
1857, . . . .	28	71,250 00	9,365 22	13.14
1858, . . . .	134	364,550 00	35,672 41	9.78
1859, . . . .	188	491,600 00	40,061 63	8.15
1860, . . . .	193	456,150 00	30,870 21	6.73
1861, . . . .	124	284,000 00	14,906 99	5.25
1862, . . . .	229	505,800 00	22,696 09	4.49
1863, . . . .	843	1,998,200 00	72,392 66	3.62
1864, . . . .	1,076	2,540,650 00	54,170 60	2.13
Totals, . . .	3,604	\$8,517,965 00	\$689,565 99	7.86

**UNITED STATES, N. Y.**

1850, . . . .	66	\$148,550 00	\$33,686 65	22.67
1851, . . . .	62	143,800 00	33,389 89	23.21
1852, . . . .	58	181,625 00	27,789 22	21.12

## UNITED STATES—CONCLUDED.

Y E A R.	Number of Policies.	Amount Insured.	Net Value.	Ratio of Value to Amount.
1853, . . .	59	\$140,800 00	\$25,741 28	18.28
1854, . . .	89	231,500 00	37,976 27	16.41
1855, . . .	109	292,800 00	39,894 02	13.62
1856, . . .	299	670,800 00	88,958 76	13.27
1857, . . .	250	603,000 00	66,606 66	11.04
1858, . . .	240	582,880 00	60,890 82	10.45
1859, . . .	258	611,100 00	51,873 00	8.49
1860, . . .	362	756,200 00	54,422 54	7.19
1861, . . .	266	517,350 00	30,536 91	5.90
1862, . . .	305	614,812 00	27,475 67	4.47
1863, . . .	625	1,499,285 00	52,627 44	3.51
1864, . . .	966	2,081,620 00	57,378 61	2.76
Totals, . .	4,014	\$9,025,622 00	\$689,247 74	7.64

## MANHATTAN, N. Y.

1850, . . .	12	\$25,769 00	\$6,116 69	23.73
1851, . . .	135	413,614 00	95,535 20	23.09
1852, . . .	90	342,623 00	71,292 44	20.81
1853, . . .	119	403,858 00	79,354 40	19.64
1854, . . .	157	560,556 00	95,262 37	16.99
1855, . . .	109	372,454 00	57,600 86	15.46
1856, . . .	194	614,133 00	85,788 97	13.96
1857, . . .	225	702,671 00	90,499 82	12.88
1858, . . .	318	968,478 00	108,248 80	11.17
1859, . . .	403	1,267,149 00	109,789 83	8.67
1860, . . .	420	1,331,254 00	96,237 65	7.23
1861, . . .	432	1,500,331 00	98,883 33	6.59
1862, . . .	689	2,178,845 00	102,059 23	4.68
1863, . . .	1,091	3,645,201 00	126,187 71	3.46
1864, . . .	1,746	5,693,605 00	117,836 01	2.07
Totals, . .	6,090	\$20,020,441 00	\$1,340,642 81	6.70

## NATIONAL, VT.

1850, . . .	78	\$110,417 55	\$30,541 79	27.66
1851, . . .	69	125,164 34	32,980 85	26.34
1852, . . .	25	47,360 91	11,355 29	23.99
1853, . . .	53	87,259 99	18,491 01	21.19
1854, . . .	32	57,764 91	9,352 76	16.19
1855, . . .	38	73,406 50	13,021 74	17.74
1856, . . .	128	212,680 34	31,479 84	14.80
1857, . . .	102	190,544 75	25,018 64	13.14
1858, . . .	54	129,759 47	14,326 60	11.04

## xxviii INSURANCE COMMISSIONERS' REPORT. [Jan.

## NATIONAL—CONCLUDED.

Y E A R.	Number of Policies.	Amount Insured.	Net Value.	Ratio of Value to Amount.
1859, . . .	111	\$172,456 58	\$18,217 00	10.56
1860, . . .	134	221,553 39	15,024 79	6.78
1861, . . .	71	98,500 00	5,226 87	5.81
1862, . . .	86	142,500 00	6,183 48	4.34
1863, . . .	144	199,950 00	7,159 10	3.58
1864, . . .	403	600,000 00	18,085 71	2.18
Totals, . .	1,523	\$2,469,318 68	\$251,465 47	10.18

## CHARTER OAK, CT.

1850, . . .	32	\$48,500 00	\$11,798 90	24.33
1851, . . .	173	320,500 00	65,783 69	20.51
1852, . . .	84	132,200 00	24,787 93	18.75
1853, . . .	176	299,583 38	50,538 61	16.87
1854, . . .	185	374,450 00	53,300 48	14.77
1855, . . .	162	318,800 00	43,921 37	13.80
1856, . . .	110	178,250 00	25,114 25	14.08
1857, . . .	278	506,900 00	60,846 49	12.00
1858, . . .	359	618,800 00	57,071 18	9.23
1859, . . .	285	596,200 00	48,412 67	8.12
1860, . . .	210	356,823 00	23,973 10	6.72
1861, . . .	149	253,900 00	14,600 75	5.75
1862, . . .	112	225,778 00	10,534 18	4.66
1863, . . .	428	972,650 00	42,666 67	4.33
1864, . . .	1,145	3,276,668 00	33,118 46	2.69
Totals, . .	3,888	\$3,479,002 33	\$623,312 53	7.35

## ÆTNA, CT.

1850, . . .	53	\$63,100 00	\$18,779 25	21.84
1851, . . .	69	121,250 00	25,127 28	20.71
1852, . . .	58	117,300 00	22,221 88	18.94
1853, . . .	64	113,770 00	20,595 87	18.10
1854, . . .	28	43,500 00	7,081 51	16.28
1855, . . .	11	26,500 00	3,572 96	13.48
1856, . . .	14	23,500 00	2,916 97	12.41
1857, . . .	14	25,500 00	2,701 73	10.60
1858, . . .	45	82,700 00	8,166 99	9.88
1859, . . .	98	161,000 00	13,113 63	8.15
1860, . . .	141	160,400 00	12,010 87	7.49
1861, . . .	189	256,700 00	17,011 33	6.63
1862, . . .	514	947,725 00	44,892 30	4.74
1863, . . .	1,187	2,415,460 00	86,311 35	3.57
1864, . . .	3,516	8,281,825 00	228,253 04	2.76
Totals, . .	6,016	\$12,840,220 00	\$507,756 96	3.96

## PHENIX, CT.

Y E A R.	Number of Policies.	Amount Insured.	Net Value.	Ratio of Value to Amount.
1851, . . .	14	\$18,100 00	\$2,704 51	20.65
1852, . . .	57	66,300 00	12,270 66	18.52
1853, . . .	88	106,500 00	18,278 87	17.16
1854, . . .	133	158,300 00	24,667 49	15.58
1855, . . .	93	111,600 00	15,314 67	13.72
1856, . . .	102	128,400 00	16,089 52	12.53
1857, . . .	100	148,500 00	16,153 16	10.87
1858, . . .	109	125,000 00	11,820 41	9.46
1859, . . .	135	150,800 00	12,395 73	8.24
1860, . . .	196	234,500 00	16,615 59	7.09
1861, . . .	160	196,700 00	12,175 66	6.20
1862, . . .	392	710,734 09	39,727 18	5.59
1863, . . .	582	1,008,500 00	87,231 05	8.69
1864, . . .	1,801	3,024,375 00	72,190 04	2.39
Totals, . .	3,962	\$6,183,109 00	\$307,640 04	4.98

## KNICKERBOCKER, N. Y.

1853, . . .	53	\$100,445 00	\$21,978 34	21.89
1854, . . .	39	103,056 00	23,327 38	22.63
1855, . . .	12	35,420 00	6,576 08	18.56
1856, . . .	22	67,120 00	11,922 58	17.76
1857, . . .	25	74,649 00	8,224 26	11.08
1858, . . .	45	133,473 00	13,250 94	9.56
1859, . . .	58	170,150 00	15,058 68	8.86
1860, . . .	52	169,600 00	12,618 54	7.44
1861, . . .	89	251,700 00	15,094 55	5.99
1862, . . .	184	435,850 00	19,913 44	4.57
1863, . . .	423	954,800 00	35,809 13	3.75
1864, . . .	901	2,059,350 00	50,507 64	2.45
Totals, . .	1,903	\$4,560,513 00	\$284,281 51	5.14

## NORTHWESTERN, WIS.

1859, . . .	102	\$283,940 83	\$24,572 78	8.65
1860, . . .	203	421,413 20	32,149 77	7.63
1861, . . .	318	438,671 47	25,054 15	5.71
1862, . . .	689	790,043 21	39,213 35	4.96
1863, . . .	1,123	1,232,270 92	48,118 33	3.90
1864, . . .	3,336	4,526,591 80	114,378 07	2.53
Totals, . .	5,771	\$7,692,931 43	\$283,481 45	3.69

xxx INSURANCE COMMISSIONERS' REPORT. [Jan.

EQUITABLE, N. Y.

Y E A R.	Number of Policies.	Amount Insured.	Net Value.	Ratio of Value to Amount.
1859, . . .	108	\$495,000 00	\$42,888 69	8.56
1860, . . .	274	929,050 00	66,888 91	7.20
1861, . . .	300	772,490 00	48,488 19	6.28
1862, . . .	670	1,589,200 00	69,248 64	4.86
1863, . . .	885	2,452,400 00	84,054 17	3.43
1864, . . .	1,827	5,560,750 00	115,072 33	2.07
Totals, . .	4,059	\$11,798,800 00	\$426,180 93	3.61

GUARDIAN, N. Y.

1859, . . .	10	\$26,500 00	\$2,188 67	8.05
1860, . . .	93	200,100 00	13,106 65	6.55
1861, . . .	85	148,750 00	8,201 84	5.51
1862, . . .	270	499,818 00	22,850 89	4.58
1863, . . .	473	888,870 00	30,870 82	3.47
1864, . . .	1,263	2,685,550 00	58,282 08	2.17
Totals, . .	2,194	\$4,449,188 00	\$135,445 95	3.04

WASHINGTON, N. Y.

1860, . . .	187	\$432,500 00	\$33,061 07	7.64
1861, . . .	102	296,500 00	20,320 47	6.85
1862, . . .	193	446,050 00	20,794 18	4.66
1863, . . .	244	616,000 00	21,486 16	3.49
1864, . . .	600	1,539,300 00	34,669 63	2.25
Totals, . .	1,276	\$3,330,350 00	\$130,331 51	3.91

HOME, N. Y.

1860, . . .	170	\$452,200 00	\$31,150 41	6.89
1861, . . .	487	1,173,200 00	77,041 57	6.57
1862, . . .	504	1,165,100 00	58,050 31	4.55
1863, . . .	1,481	2,788,450 00	92,429 08	3.38
1864, . . .	2,049	3,975,800 00	79,663 27	2.00
Totals, . .	4,641	\$9,504,750 00	\$333,334 59	3.51

## GERMANIA, N. Y.

Y E A R.	Number of Policies.	Amount Insured.	Net Value.	Ratio of Value to Amount.
1860, . . .	75	\$229,000 00	\$17,198 68	7.51
1861, . . .	179	476,300 00	81,514 95	6.62
1862, . . .	428	816,000 00	86,489 88	4.47
1863, . . .	1,678	2,487,550 00	78,279 62	3.15
1864, . . .	2,477	3,938,500 00	75,604 39	1.92
Totals, . . .	4,837	\$7,947,350 00	\$289,087 52	3.01

## SECURITY, N. Y.

1862, . . .	85	\$179,500 00	\$8,063 57	4.49
1863, . . .	467	975,950 00	81,365 81	3.21
1864, . . .	1,097	2,090,878 00	44,300 79	2.12
Totals, . . .	1,649	\$3,246,328 00	\$83,730 17	2.58

## NORTH AMERICA, N. Y.

1862, . . .	7	\$21,500 00	\$959 87	4.46
1863, . . .	361	851,250 00	28,369 31	3.33
1864, . . .	648	1,858,600 00	39,570 93	2.13
Totals, . . .	1,016	\$2,731,350 00	\$68,900 11	2.52

## WIDOWS' AND ORPHANS' BENEFIT, N. Y.

1864, . . .	15	\$67,000 00	\$1,957 77	2.92
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## xxxii INSURANCE COMMISSIONERS' REPORT. [Jan.

## ALL THE COMPANIES COMBINED.

Y E A R.	Number of Policies.	Amount Insured.	Net Value.	Ratio of Value to Amount.
1830, . . .	1	\$2,000 00	\$1,150 76	57.54
1831, . . .	2	5,000 00	2,880 56	57.61
1835, . . .	1	5,000 00	1,990 83	39.82
1838, . . .	2	4,500 00	1,826 41	40.56
1839, . . .	1	1,000 00	523 45	52.35
1840, . . .	1	2,000 00	1,191 47	59.57
1843, . . .	100	526,732 69	233,482 61	44.32
1844, . . .	187	773,010 49	312,773 43	40.48
1845, . . .	484	1,759,832 52	663,896 58	37.72
1846, . . .	1,050	3,129,226 13	1,052,156 66	33.62
1847, . . .	1,308	3,906,388 27	1,232,094 67	31.56
1848, . . .	1,492	4,190,716 46	1,245,602 75	29.72
1849, . . .	2,358	6,353,186 22	1,714,583 29	27.00
1850, . . .	2,738	6,745,780 00	1,698,871 39	25.18
1851, . . .	2,519	6,051,521 67	1,389,435 58	22.96
1852, . . .	1,680	4,498,436 91	991,399 86	22.03
1853, . . .	1,853	4,909,613 14	999,274 58	20.35
1854, . . .	2,196	6,277,718 83	1,147,361 90	18.28
1855, . . .	2,168	6,747,512 12	1,171,145 64	17.35
1856, . . .	3,017	8,889,315 28	1,384,793 94	15.58
1857, . . .	2,991	8,722,677 86	1,173,995 72	13.46
1858, . . .	3,867	11,569,641 00	1,344,718 54	11.62
1859, . . .	5,446	15,976,519 83	1,536,913 60	9.62
1860, . . .	7,501	20,953,841 00	1,676,100 95	8.00
1861, . . .	6,803	18,247,833 37	1,218,360 19	6.65
1862, . . .	12,469	31,306,949 17	1,603,994 18	5.12
1863, . . .	25,546	63,031,943 93	2,465,442 76	3.91
1864, . . .	48,784	122,716,670 77	3,000,066 91	2.45
Totals, . .	136,565	\$357,304,512 16	\$29,260,979 16	8.19

## TEMPORARY INSURANCE.

COMPANIES.		Number of Policies.	Amount Insured.	Computed Premium Reserve.
<i>Simple Term Policies.</i>	Massachusetts Hospital, . . . . .	5	\$8,300 00	\$55 98
	New England Mutual, . . . . .	420	1,027,700 00	7,257 62
	State Mutual, . . . . .	197	283,550 00	2,272 60
	Berkshire, . . . . .	4	6,500 00	82 14
	Massachusetts Mutual, . . . . .	225	609,150 00	4,661 15
	John Hancock Mutual, . . . . .	55	121,700 00	637 30
	Mutual Life, N. Y., . . . . .	2	16,499 66	94 50
	Mutual Benefit, N. J., . . . . .	363	564,600 00	8,999 56
	New York, N. Y., . . . . .	145	326,650 00	2,671 06
	Connecticut, Ct., . . . . .	256	308,825 00	1,649 87
	Union Mutual, Me., . . . . .	59	112,500 00	807 04
	United States, N. Y., . . . . .	139	324,700 00	2,058 89
	Manhattan, N. Y., . . . . .	43	104,800 00	713 36
	National, Vt., . . . . .	74	73,100 00	386 20
	Charter Oak, Ct., . . . . .	130	214,950 00	1,224 43
	Ætna, Ct., . . . . .	182	335,650 00	2,720 18
	Phoenix, Ct., . . . . .	85	65,000 00	590 62
	Knickerbocker, N. Y., . . . . .	28	71,800 00	621 56
	Equitable, N. Y., . . . . .	90	264,400 00	1,271 08
	Guardian, N. Y., . . . . .	110	331,950 00	2,204 60
	Washington, N. Y., . . . . .	114	411,000 00	2,846 52
<i>Endowment Policies.*</i>	Home, N. Y., . . . . .	25	37,450 00	199 25
	Germania, N. Y., . . . . .	28	76,800 00	370 18
	Security, N. Y., . . . . .	130	381,300 00	2,974 47
	North America, N. Y., . . . . .	127	348,100 00	2,339 87
	Wid. and Orph. Benefit, N. Y., . . . . .	4	10,000 00	81 46
	Totals, . . . . .	2,990	\$6,431,974 66	\$44,740 99
	New England Mutual, . . . . .	377	\$1,096,900 00	\$109,359 29
	Berkshire, . . . . .	198	379,550 00	23,827 70
	Massachusetts Mutual, . . . . .	25	49,600 00	2,182 08
	John Hancock Mutual, . . . . .	13	28,000 00	1,240 17
	Mutual Life, N. Y., . . . . .	1,215	4,294,150 11	574,023 45
	Mutual Benefit, N. J., . . . . .	220	985,100 00	90,644 68
	New York, N. Y., . . . . .	330	742,400 00	47,649 93
	Connecticut, Ct., . . . . .	103	238,350 00	13,858 88
	Union Mutual, Me., . . . . .	461	1,014,900 00	48,650 32
	United States, N. Y., . . . . .	237	505,274 32	43,809 96
	Manhattan, N. Y., . . . . .	217	724,500 00	61,234 87
	National, Vt., . . . . .	97	142,399 05	12,382 57
	Charter Oak, Ct., . . . . .	101	445,100 00	24,365 95
	Ætna, Ct., . . . . .	162	337,350 00	18,122 19
	Phoenix Mutual, . . . . .	184	284,950 00	12,189 53
	Knickerbocker, N. Y., . . . . .	232	799,800 00	77,410 35
	Northwestern, Wis., . . . . .	238	286,343 98	14,554 24
	Equitable, N. Y., . . . . .	1,050	3,229,850 00	184,665 94
	Guardian, N. Y., . . . . .	453	690,600 00	51,394 66
	Washington, N. Y., . . . . .	232	651,250 00	40,278 48
	Home, N. Y., . . . . .	115	196,200 00	16,610 99
	Germania, N. Y., . . . . .	173	231,235 78	13,562 48
	Security, N. Y., . . . . .	111	254,500 00	14,420 12
	North America, N. Y., . . . . .	463	1,225,400 00	63,376 73
	Totals, . . . . .	7,007	\$18,833,703 24	\$1,564,815 56

\* Including a few Simple Endowments.



[A.] Synopsis of the Standing, on the 1st of November, 1864, of the Life Insurance Companies doing business in Massachusetts, considered as Mutual Companies.

NAMES OF COMPANIES.	No. of Policies.	Amount Insured.	Net Present Value of Policies, or computed Premium Reserve.	Net Assets or Actual Premium Reserve. (Excluding Capital.)	Ratio per cent. of Actual to computed Premium Reserve.		Receipts of the year, not including interest of Guaranty Capital.	Expenses of the year, including net expense of Guar. Capital.	Ratio per cent. of Expenses to Receipts.
					1864.	1863.			
Home Companies.									
Mass. Hospital,	20	\$43,800 00	\$11,670 66	\$12,444 70	106.63	117.60	-	-	-
N. E. Mutual,	8,140	24,849,481 00	2,040,947 96	2,782,075 15	136.31†	176.17	\$981,075 95	\$88,782 26	9.04
State Mutual,	1,952	3,211,267 03	516,652 82	569,197 61	110.17	117.98	128,811 91	10,970 43	8.86
Berkshire,	1,278	2,643,850 00	238,834 63	302,281 59	126.57	126.57	124,914 29	15,337 95	12.28
Mass. Mutual,	4,588	10,488,980 00	581,895 95	782,512 76	125.88	124.78	387,790 21	56,677 95	14.61
John Hancock,	725	1,644,000 00	70,463 83	98,008 82	139.09	170.17	119,849 18	14,617 11	12.19
Totals,	16,703	\$42,881,328 03	\$3,460,465 85	\$4,496,518 63	129.94	155.44	\$1,737,441 54	\$186,335 70	10.72
Foreign Companies.									
Mutual Life, N. Y.,	17,370	\$59,650,764 46	\$9,151,134 55	\$11,226,500 95	122.68	118.54	\$2,517,456 81	\$251,866 49	9.98
Mut'l Benefit, N. J.,	15,674	51,368,627 00	4,154,741 69	5,402,508 81	130.08	182.38	2,194,622 61	262,749 04	11.52
New York, N. Y.,	12,547	33,670,286 00	2,365,218 91	3,150,364 13	133.22	135.99	1,702,211 86	243,158 62	14.58
Conn. Mutual, Ct.,	21,966	57,956,798 00	4,694,221 07	6,931,761 16	147.66	149.43	2,699,510 72	275,888 78	10.22
Union Mutual, Me.,	4,124	9,645,865 00	719,023 35	922,128 13	128.25	140.21	348,965 60	51,867 87	14.72
United States, N. Y.,	4,390	9,855,596 82	735,116 59	1,051,565 68	143.05	130.29	405,870 96	66,306 76	16.86

Manhattan, N. Y.,	6,350	\$20,849,741 00	\$1,402,591 04	\$1,749,740 68	124.34	109.16	\$784,466 23	\$114,285 65	14.56
National, Vt.,	1,694	2,694,817 73	264,234 24	891,873 77	148.80	150.64	105,873 50	14,590 58	13.78
Charter Oak, Ct.,	4,119	9,139,052 33	648,902 91	673,744 49	103.83	114.39	415,530 44	58,204 84	14.01
Ætna, Ct.,	6,360	13,513,220 00	528,599 33	613,384 00	110.22	-	569,692 20	98,593 40	16.43
Phoenix, Ct.,	4,181	6,533,059 00	320,420 19	392,555 67	122.51	184.37	178,514 03	45,698 12	22.76
Knickerbocker, N. Y.,	2,163	5,431,813 00	312,313 42	895,168 39	126.53	186.15	207,526 83	55,022 10	26.51
Northwestern,* Wis.,	6,006	7,979,275 41	298,935 69	338,650 50	113.63	183.29	812,305 57	62,097 13	19.88
Equitable, N. Y.,	5,199	15,293,050 00	612,067 95	791,926 43	129.88	127.91	572,288 86	105,594 94	18.45
Guardian, N. Y.,	2,757	5,471,738 00	189,045 21	163,868 58	86.68	77.67	208,917 08	65,931 40	31.56
Washington, N. Y.,	1,622	4,392,600 00	173,456 51	196,721 00	113.41	120.75	163,722 27	47,874 41	28.94
Home, N. Y.,	4,781	9,738,400 00	350,144 83	401,314 33	114.61	113.72	356,552 41	70,970 56	19.90
Germania, N. Y.,	5,038	8,255,385 78	253,020 18	252,634 24	99.97	94.88	280,873 49	75,193 47	26.76
Security, N. Y.,	1,890	3,882,128 00	101,124 76	93,322 08	92.29	91.28	117,105 84	43,326 13	37.00
No. America, N. Y.,	1,606	4,299,850 00	134,616 21	122,511 90	91.01	113.41	219,972 50	63,941 81	29.07
Widows' & Orphans,†	19	77,000 00	2,039 23	6,532 02	820.32	-	1,776 89	2,096 08	117.96
Totals, . . .	129,859	\$339,688,562 03	\$27,410,067 86	\$35,269,561 89	128.68	128.35	\$14,363,255 70	\$2,063,707 68	14.37
Grand Totals, . .	146,562	\$382,569,890 06	\$30,870,533 71	\$39,766,080 52	128.82	131.29	\$16,100,697 24	\$2,250,043 38	13.97

\* Formerly the "Mutual Life of the State of Wisconsin."

† This company had just commenced business on the 1st of November, and the anomalies in its figures arise from profits on its guarantee capital and its failure to return its deferred premiums among its assets.

*Synopsis of the Standing, on the 1st of November, 1864, of the Life Insurance Companies doing business in Massachusetts, considered as to the security furnished to policy-holders by their entire assets.*

NAMES OF COMPANIES.	No. of Policies.	Amount Insured.	Net Present Value of Policies, or computed Premium Reserve.	Net Assets, including Capital.	Ratio per cent. of Assets to val. of Policies.	Capital.	Receipts, including income of Capital.	Expenses.	Ratio of Expense to Receipts.
<i>Home Companies.</i>									
Mass. Hospital,	20	\$43,800 00	\$11,670 66	\$62,872 00	538.72	\$500,000	-	-	-
N. E. Mutual, . .	8,140	24,849,481 00	2,040,947 96	2,782,075 15	186.31	-	\$981,075 95	\$88,782 26	9.04
State Mutual, . .	1,952	3,211,267 03	516,652 82	669,197 61	129.52	100,000	126,811 91	10,470 43	8.26
Berkshire, . . .	1,278	2,643,850 00	288,894 63	866,281 59	153.35	64,000	128,754 29	14,697 95	11.41
Mass. Mutual, . .	4,588	10,488,980 00	581,895 95	832,512 76	143.06	100,000	393,790 21	55,677 95	14.14
John Hancock, .	725	1,644,000 00	70,468 83	189,992 72	269.63	100,000	125,949 18	14,587 11	11.59
Totals, . . . .	16,703	\$42,881,328 03	\$3,460,465 85	\$4,902,981 83	141.68	\$864,000	\$1,756,281 54	\$184,165 70	10.48
<i>Foreign Companies.</i>									
Mutual Life, N. Y., .	17,370	\$59,650,764 46	\$9,151,134 55	\$11,226,500 95	122.68	-	\$2,517,456 81	\$251,866 49	9.98
Mut. Benefit, N. J., .	15,674	51,368,627 00	4,154,741 69	5,402,508 81	180.03	-	2,194,622 61	252,749 04	11.52
New York, N. Y., .	12,547	33,670,286 00	2,865,218 91	3,150,894 13	183.22	-	1,702,211 86	248,158 62	14.58
Conn. Mutual, Ct., .	21,966	57,966,798 00	4,694,221 07	6,981,751 16	147.66	-	2,699,510 72	275,888 78	10.22
Union Mutual, Me., .	4,124	9,645,365 00	719,023 35	1,022,128 13	142.16	\$100,000	851,965 60	51,867 87	14.59
United States, N. Y.,	4,890	9,865,596 82	735,116 59	1,151,565 68	156.64	100,000	412,370 96	66,806 76	16.08

Manhattan, N. Y., .	6,350	\$20,849,741 00	\$1,402,591 04	\$1,849,414 75	131.85	\$100,000	\$791,466 23	\$114,235 65	14.44
National, Vt., .	1,994	2,684,817 73	264,234 24	416,373 77	157.76	25,000	107,373 50	14,258 58	18.28
Charter Oak, Ct., .	4,119	9,199,052 33	648,902 91	873,744 49	134.64	200,000	424,530 44	58,204 84	13.71
Ætna, Ct., .	6,360	13,513,220 00	523,599 33	762,814 80	144.32	150,000	573,652 20	90,479 40	15.77
Phoenix, Ct., .	4,181	6,533,059 00	320,420 19	492,555 67	153.72	100,000	179,474 03	40,658 12	22.64
Knickerbocker, N. Y.,	2,163	5,431,813 00	312,313 42	495,168 39	153.56	100,000	214,526 88	55,022 10	25.65
Northwestern, Wis.,	6,009	7,979,275 41	298,035 69	338,650 50	113.63	-	312,305 57	62,097 13	19.88
Equitable, N. Y., .	5,199	15,298,050 00	612,067 95	891,926 43	145.72	100,000	579,288 86	105,594 94	18.22
Guardian, N. Y., .	2,757	5,471,738 00	189,045 21	288,893 53	152.30	125,000	217,667 08	65,981 40	30.28
Washington, N. Y., .	1,622	4,392,600 00	173,456 51	319,804 30	184.36	125,000	172,472 27	47,874 41	27.46
Home, N. Y., .	4,781	9,738,400 00	350,144 33	520,539 73	148.96	125,000	365,302 41	70,970 56	19.42
Germania, N. Y., .	5,038	8,255,385 78	253,020 18	448,769 84	177.35	200,000	294,373 49	68,198 47	23.12
Security, N. Y., .	1,890	3,882,128 00	101,124 76	202,148 78	199.90	110,000	124,305 84	43,326 13	34.72
No. America, N. Y.,	1,606	4,299,850 00	134,616 21	222,511 90	165.28	100,000	226,972 50	68,941 81	28.16
Widows' & Orphans',	19	77,000 00	2,039 23	206,532 02	10,128.00	200,000	1,776 89	2,096 08	117.95
Totals, . . .	129,859	\$339,683,562 03	\$27,410,067 86	\$37,215,637 76	135.76	\$1,960,000	14,464,625 70	2,048,221 68	14.16
Grand Totals, .	146,562	\$382,569,390 06	\$30,870,533 71	\$42,118,569 59	136.44	\$2,824,000	16,220,907 24	2,232,387 88	13.76

perhaps, has been more vague even among practical actuaries, than the use of the word solvency in regard to life insurance companies. Great mathematical acumen has been displayed on formulas to ascertain the production, amount, and equitable distribution of surplus, while there has been very little discrimination between actual and future surplus. On this point of distinguishing between actual and prospective surplus, there is not a little fog among the highest English authorities. Good formulas of distribution are very important, but the first thing is evidently to ascertain the actual surplus over the reserve required by the fundamental assumptions. Professor De Morgan is considered one of the best English authorities on this matter, and we will illustrate our remark about fog by quoting from his *Essay on Probabilities*, a work generally of great accuracy, and worthy of more study in life insurance offices than it seems to have received. He says:—

“Leaving all speculation about probable profits, I now proceed to show how to ascertain, from the actual statistics of an office, what its real condition is. And here I must observe that though in the construction of premiums, a table of more than the real mortality must be used, yet no such thing is absolutely necessary in the valuation of its liabilities and assets. Here truth, and not security, is the object; and if by any means a true table can be obtained, its results should be calculated; though I do not say that in the declaration of profit, such results should be admitted to their full extent. The most simple theoretical way of conducting the process, is to ascertain the value of every policy as in page 218;\* that is, to ascertain how much should be given to the holder of each policy to renounce his claim; the office also abandoning its future premiums. When this is done, it is obvious that the office is not solvent, unless the assets, arising from the accumulations of former years be sufficient to pay the values of all the policies, and thus to buy them all up. Supposing, the office able to do this, with a capital remaining larger than would be necessary to create a permanent fund for the expenses of management, the surplus of that capital is profit. Otherwise calculate the present value of all premiums due to the office, and also the present value of all claims to which it is liable. To the former add

\* The rule for valuing a policy given on page 218 is substantially to multiply the difference between the premium charged at the age of entry, and that chargeable at the age of valuation, by the present value of an annuity at the latter age increased by 1.

the sum total of the assets of the office, and to the latter add the present value of a perpetuity equal to the expenses of management. Thus let

P—present value of all premiums;

C—present value of all claims;

A—total assets of the office;

M—present value of all expenses of management;

if then P and A together exceed C and M together, the office is solvent and the excess is profit."

It will certainly be no news to the learned Professor of Mathematics in University College, Cambridge, England, and Secretary of the Royal Astronomical Society of the empire on which the sun never sets, that the two rules he has given in the above cited paragraph cannot give equivalent balance sheets without a purely arbitrary medication of one or both of them. In fact such a medication of the balance sheet produced by the latter rule, seems to be provided for in the quantity M, which is altogether arbitrary.

Let us illustrate by an example. Suppose the assets of the company to be \$160, of which \$110 is the accumulation from premiums, &c., and \$50 the guarantee capital; and suppose the company has one policy for \$1,000, which was entered at the age of thirty, and has paid ten annual premiums of \$23.02 each, the eleventh being now due and unpaid; and suppose that if the same insurance were to be obtained at the present age (forty) of the insured, the annual premium charged would be \$31.73. The difference, \$8.71, multiplied by \$16.09, the four per cent. actuaries' annuity at forty increased by one, gives the value of the policy by the first rule=\$140.14. Of course, according to the Professor, the company is insolvent, because the accumulation of \$110 is not sufficient to buy the policy at that value. The balance sheet, however, will stand—

COMPANY.

CR.		DR.	
By assets,	\$160 00	To value of policy,	\$140 14
		Balance in favor of Co.,	19 86
			\$160 00

Now, notwithstanding the insolvency of the company, if the "capital remaining," \$19.86," is "larger than would be necessary to create a permanent fund for the expenses of management, the surplus of that capital is profit." In the circumstances it certainly is larger than necessary by its whole amount, for the net single premium for insuring \$1,000 at the age of forty is \$381.04. Deducting from this the accumulation from premiums, \$110, and there remains \$271.04, which divided by the annuity with its first payment immediate, \$16.09, gives \$16.84 as the net annual premium due thenceforward to make good the insurance. The actual premium to be paid is \$23.02, which thus has a margin for expenses of \$6.18 per annum, the present value of which is very nearly \$100, surely an ample fund for the future expenses of management. Calculating on the same assumptions of mortality and interest, by the second rule of Professor De Morgan, we have an equivalent balance sheet made out thus:—

COMPANY.	
CR.	DR.
By "P," present value of all premiums, . . . \$370 39	To "C," present value of all claims, . . . \$381 04
By "A," total assets of the office, . . . 160 00	To "M," present value of all expenses of management, (arbitrary assumption,) . 129 49
	Balance in favor of Co., . 19 86
<hr/> \$530 39	<hr/> \$530 39

Whoever will take the trouble to recur to our Fifth Report, page xviii., *Appendix*, will see a balance sheet which differs from this only by omitting the quantity "M" altogether, and charging the company with the paid-up capital. It is signed by "W. S. B. Woolhouse, Consulting Actuary," a gentleman who is also a Fellow of the Royal Astronomical Society, and an eminent mathematician. Modifying our last little balance sheet by Mr. Woolhouse's plan, it will stand:—

## COMPANY.

Cr.		Dr.	
By present value of all pre-		To present value of the as-	
miums, . . . . .	\$370 39	surance, . . . . .	\$381 04
By total assets, . . . .	160 00	To capital paid in, . . .	50 00
		To balance in favor of Co.,	99 85
	<hr/>		<hr/>
	\$530 39		\$530 39

It is very true that a diligent student of papers read before the British Institute of Actuaries, may find clearer rules and better models of balance sheets than these, and possibly the distinguished gentlemen above-named themselves, without our knowing of it, may have become elsewhere more lucid. But this leadership of theirs, which has been too abundantly followed, cannot but remind one of *Æsop's* astronomer, who fell plump to the bottom of a well, while too intently gazing upwards to read human destiny in the stars. They seem not to have been able to spare time enough from sublimer studies to make their advice in life insurance altogether safe and sure. With a slight alteration of Professor De Morgan's first rule, it would distinguish between the past and the future, the actual and the probable, and be of practical value. It is the *net* value of the policy only which is the test of solvency; if that word is to have any valuable application to life insurance. By multiplying the difference of the *net* premiums, instead of the actual or office premiums by the annuity at the present age increased by one, we get the *net* value of the policy in question, about \$107.96. This is the whole necessary accumulation of the net premium, after deducting the tabular loss by mortality. By the fundamental assumptions the whole of the margins of the premiums actually paid, must have gone for expenses of management, losses above the tabular mortality, or dividends. So that the company to be solvent needs only be able to pay the net value of \$107.96. The balance sheet will then stand;—



## COMPANY.

Cr.		Dr.	
By assets,	\$160 00	To net value of policy,	\$107 96
		To guarantee capital,	50 00
		Balance in favor of Co.,	2 04
			\$160 00

If we had thus charged the capital against the company in the first of the above balance sheets, there would have been a balance against the company of \$30.14, and if we had done the same in the second, there would have been a necessity of making the arbitrary charge for future expenses of management, "M," \$129.68, to produce the same result. As Professor De Morgan's first rule obviously charged the company too much for the value of the policy, and he gave the option of another which made the value of the policy almost nothing, and sometimes *less than that*, and compensated for such perilous audacity by charging an arbitrary addition for future probable expenses, the more audacious, extravagant, and needy companies of course took his second rule, and convinced themselves by arguments like those of Mr. F. G. P. Neison on pages xxiii. and xxiv. of the Fifth Report, *Appendix*, that the arbitrary addition, "M," need be very little any way, and, in view of the probable profits of lapsed policies, perhaps nothing!

This reference to a bygone discussion will have served its purpose, if it attracts attention to the true significance of table A to holders of guarantee capital as well as to the members of purely mutual companies. It shows distinctly to what extent the *net premiums* that have thus far been paid and the four per cent. annual interest thereon are actually on hand. If they are not on hand to the extent of the *net value* of the policies, it is the guarantee capital, where there is one, which is bound to stand in the gap and make good the deficiency.

For the sake of showing the standing of all the companies in regard to the security furnished to policy-holders by their total assets we have, as for several years past, given a second synopsis table [B.] in which the capitals are included. The few annuities proper are excluded from both tables, and assets are reserved for them exclusive of the net assets given in these

tables, by the same ratio to their present value as the net assets in these tables bear to the present value of the policies.

This brings us to the great question, of more vital consequence to life insurance than perhaps any other, of

#### THE WORKING EXPENSES.

How much of the money received as a sacred trust for the benefit of widows and orphans is either kept accumulating for them or returned to the insured parties as surplus; and how much goes to the persons who manage the trust, or elsewhere as the cost of doing the business? As the results of the last year's operations we see, that of a little over thirteen millions of dollars received for premiums about two millions and a quarter of *cash* has gone to pay for the working of the apparatus, and three and a quarter, mostly in cash, but with perhaps four or five per cent. of notes of the insured, to the representatives of deceased insurants. The rest has gone either to increase the accumulating premium reserve, or back to the insured, probably about six and a quarter millions to the reserve and one and one-quarter to the insured in dividends. Probably considerably more than half the sum paid in dividends consisted of the premium notes of the insured, so that more than half the amount carried to the reserve has been cash. We may digress a little here to say, that the companies returned as premium notes, or loans secured by premiums held by them November 1, 1864, as follows:—

New England,	. . . . .	\$724,718 46
Berkshire,	. . . . .	99,613 64
Massachusetts Mutual,	. . . . .	248,014 49
John Hancock,	. . . . .	56,067 39
Mutual Benefit,	. . . . .	1,984,810 63
New York,	. . . . .	954,674 43
Connecticut,	. . . . .	2,238,704 39
Union Mutual,	. . . . .	381,879 54
United States,	. . . . .	126,571 98
Manhattan,	. . . . .	753,866 49
Charter Oak,	. . . . .	256,463 66
Ætna,	. . . . .	289,514 55
Phoenix,	. . . . .	94,036 39

xliv      INSURANCE COMMISSIONERS' REPORT. [Jan.

Knickerbocker, . . . . .	\$145,692 54
Northwestern, . . . . .	106,705 50
Guardian, . . . . .	127,727 58
Home, . . . . .	263,574 90
Security, . . . . .	63,229 05
North America, . . . . .	55,528 68
<hr/>	
Total, . . . . .	\$8,914,889 29

These notes in the aggregate compose about 22½ per cent. of the entire premium reserve of all the companies reported on by us. They do not in the case of any company equal the net value of all its policies. And probably the notes of no individual policy-holder exceed the net value of his policy and accrued surplus. This being true, as the notes always bring six or seven per cent. interest, they are the safest possible investment for the company, and they compose a part of the fund of which the policy-holders cannot be robbed by any possible mismanagement. Other advantages of the note system have been set forth in former Reports, but we wish to call attention now to another aspect of them connected with expenses, which is worthy of some consideration. Of the twenty-seven companies it appears that only nineteen take premium notes to lie at interest over a fraction of the year. The others, either at the beginning or within the year, collect the whole of the year's premium in cash. Expenses are always paid in cash. The agent who negotiates a half or part note premium policy does not take half or any part of his commission in the notes of the insured. He probably takes in cash the same percentage of cash and note as if the premium were all cash. Yet as we showed in our last Report, page xlviii, the real transaction is an increasing cash premium for a decreasing cash insurance, and the note is simply a convenient fiction for saving a little arithmetical labor in stating the terms of the contract. If the contract stood out in its naked reality, on its own merits, the absurdity of starting on it with a double commission would be obvious enough. It should therefore be borne in mind in comparing the expenses of an all cash with those of a part note company, that the latter are in reality a little higher than they seem, and the former a little lower.

If the multitude of the mutually insured could manage their own interests by one intellect of average sagacity, they would undoubtedly think twenty-four per cent. of all the cash premiums they pay, or seventeen per cent. of all cash and notes, or about fourteen per cent. of all cash, notes, and interest on previous premiums, a pretty large allowance for doing their business. And two and a quarter millions of dollars paid for managing a fund of not over forty millions, would certainly be rather extravagant. The idea that such a rate is to prevail as a finality is not to be tolerated at all. But to be practical we must look at the matter from a point of view back of both the insured and the managers. There is no principle of human crystallization by which mutual life insurance companies can start into being spontaneously, because they are needed. They must either not exist, or be created by the energy of a few acting on the many whose interests require them. The few will only act with energy by having a strong motive. Provided they do not overact, and, so to speak, "rope in" parties who do not need insurance or ought not to be insured, they are fairly entitled to a liberal remuneration for their service, and the insured can better afford to pay even the twenty-five per cent. than go without the insurance. And if a company practises no falsehood either in regard to itself or others, it may fairly plead *caveat emptor*, if it issues a policy to a party who might, by exercising wits of his own, have got himself insured cheaper elsewhere. Inasmuch as the policy extends over many probable years, and cheapness on the whole depends upon extension of business, or the attainment of breadth of base, it may be that the cheapest company now will not be the cheapest in the end. It becomes necessary to observe what relation the ratio of expense bears to the growth of the company. We attempted in our last Report a synopsis, table C, (page xxviii,) to illustrate this relation. It is a very difficult subject to handle satisfactorily, owing to the various modes of doing the business, and the dissimilarity of the companies, from one mode prevailing more in one than another. Neither the net increase of premiums, nor the net increase of sums insured, nor the net increase of the number of policies, one or all, can be taken as the exact measure of growth. To know the comparative relative growth of different companies exactly, we must know the quality as

[C.] Comparative growth of Life Insurance Companies doing business in Massachusetts in 1864.

COMPANIES.	1.		2.		3. Increase in 1864.	4. Expense over 3 percent of Re- ceipts in 1864.	5. Ratio per cent of col. 4 to 3.	6. Ratio per cent of col. 3 to 1.	7. Ratio of 6 to 3.	8. Ratio per cent of 4 to increase of amt. insured in 1864.	9. Ratio per cent of increase of amt. insured on amt. ins'd Nov. 1, '63.	10. Ratio of 9 to 1.
	Premium Receipts.											
	1863.	1864.										
N. E. Mutual.	\$630,529 95	\$759,133 88	\$128,603 43	\$28,001 60	21.77	20.40	.94	.643	21.23	33.02		
State Mutual.	72,965 77	77,491 18	4,525 41	4,271 13	94.36	6.20	.07	1.405	10.66	7.44		
Berkshire.	74,384 35	102,676 87	28,292 02	6,488 84	22.91	38.04	1.66	1.502	19.50	12.98		
Mass. Mutual.	226,070 89	343,246 80	117,175 91	28,218 25	24.08	51.83	2.15	.869	45.02	51.80		
John Hancock.	12,597 84	101,618 18	89,015 84	6,458 06	7.26	706.62	97.80	.492	395.00	802.90		
Mutual Life, N. Y.,	1,364,579 61	1,740,100 67	375,520 96	112,158 49	29.87	27.51	.92	1.177	19.01	16.15		
Mut. Benefit, N. J.,	1,115,364 17	1,834,594 92	719,230 75	105,981 44	14.74	64.48	4.87	.611	50.98	83.43		
New York, N. Y.,	965,592 89	1,504,546 71	538,953 82	127,794 88	23.70	55.80	2.35	1.481	84.18	23.07		
Conn. Mutual, Ct.,	1,248,894 70	2,005,483 82	756,589 12	115,450 07	15.26	60.57	3.97	.765	48.72	63.70		
Union Mut., Me.,	198,202 68	300,196 85	101,994 17	27,352 13	26.82	51.46	1.92	.868	48.56	55.92		
United States, N.Y.,	245,759 21	320,842 29	75,083 08	40,639 87	54.10	30.56	.56	2.207	22.96	10.40		
Manhattan, N. Y.,	543,489 99	691,151 08	147,661 09	58,943 57	39.92	27.17	.68	1.374	25.91	18.85		
National, Vt.,	65,223 24	78,914 59	13,691 85	7,945 42	58.01	20.99	.86	1.630	22.18	13.61		
Charter Oak, Ct.,	196,201 89	378,418 72	182,212 83	27,931 24	15.32	92.88	6.06	.852	55.92	65.65		
Ætna, Ct.,	159,678 17	533,478 60	373,805 43	47,801 11	12.79	294.10	18.80	.605	158.60	262.22		

Phenix, Ct., . . .	\$96,329 60	\$150,725 48	\$54,395 88	\$28,800 08	52.58	56.48	1.07	.998	78.25	78.40
Knickerbocker, N. Y., . .	115,625 63	186,486 77	70,861 14	40,103 16	56.58	61.27	1.08	2.336	46.20	19.78
Northwestern, Wis., . .	124,204 90	296,610 40	172,405 50	38,368 30	22.25	188.80	6.23	.913	111.30	121.90
Equitable, N. Y., . . .	266,857 97	540,237 10	273,879 13	62,375 98	22.77	102.82	4.51	.858	90.65	105.60
Guardian, N. Y., . . .	96,949 55	200,554 20	103,604 65	49,887 07	48.14	106.86	2.22	1.812	101.21	55.88
Washington, N. Y., . .	80,884 16	144,888 07	64,003 91	35,783 37	55.90	79.12	1.41	2.000	68.70	84.35
Home, N. Y., . . .	208,203 52	320,649 39	112,445 87	45,318 61	40.28	54.02	1.34	1.356	52.24	38.52
Germania, N. Y., . . .	188,441 68	273,896 80	135,424 62	46,284 17	34.18	97.80	2.86	1.268	79.25	62.50
Security, N. Y., . . .	59,785 34	106,987 13	47,201 79	34,767 16	78.65	78.95	1.07	1.892	112.51	66.50
No. America, N. Y., . .	84,999 50	205,443 72	120,444 22	47,506 32	39.44	141.71	3.59	1.925	184.72	69.97
Totals, . . .	\$8,391,810 70	\$18,198,382 12	\$4,807,021 42	\$1,174,424 82	24.43	57.28	2.34	.956	47.28	49.46

well as the quantity of the entire business, of each, in every point of view. In the table C, which we reprint for this year, we only attempt as before to show the relative growth as to increase of premium receipts and sums insured. As in the previous synopses the new companies appear to a disadvantage as to their expenses, in this they may in some cases have a rather greater advantage than belongs to them. The comparison is necessarily so rude that it can only be useful when taken with considerable allowances. As a general thing, undoubtedly, an increase of expense over that which experience seems to prove necessary to the maintenance of a company, may be justified by a sufficient degree of success. We have assumed that eight per cent. of the receipts for premium must necessarily be expended, in the present state of public intelligence, in order to have such accessions of new business that the company will hold its own. The ratios given in columns seven and ten serve to show the comparative success of different companies in acquiring new business, relatively to that which they had before, by the money they expended over the eight per cent. There can be no question that the comparative success of some companies would have stood higher if they had expended less. We can never know what agency the extra expenditure really had in enlarging the business, till we know exactly how much would have flowed in spontaneously, without such expenditure. In other words, the table is founded on a mere assumption, and no superstructure can be ever quite so firm as its foundation. We should be very sorry if this table tended to discourage the policy, on the part of any large company especially, of retrenching its expenditure in the expectation that a knowledge of that fact would give it some of the business stirred up by the adventurous expenditure of other companies, as well as that which results from the increasing intelligence of the public. A careful study of the table we think will lead to a contrary result.

The great danger of large expenditure to create business, is the establishment of a permanent over-payment of the function of management, and the turning loose upon society of that unscrupulous parasitic industry, which is content or even ambitious to live upon others without returning any equivalent benefit. We have heretofore alluded to the abuse of life insurance in the country where it originated, and in which alone it

has approached anything like maturity. But never till now has it been possible to characterize that abuse as it deserves, without seeming to contradict the best authority in regard to the facts, and consequently without running the risk of being discredited. The examples, however astounding or atrocious, would be regarded as exceptional facts, of little relative consequence, in the absence of any movement in a community so highly civilized to apply a remedy to an admitted evil.

The abuses of the savings banks in Great Britain having led the British Government to the successful experiment of a government savings bank worked by the machinery of the national post office, the abuses of life insurance, especially in regard to what is called the "industrial business" and the Friendly Societies, has led it to try a system of government life insurance, limited to policies of £100, for the benefit of the classes who have been most victimized by unfortunate or fraudulent institutions. In a country so jealous of government interference with private affairs as England, and with a government so little prone to occupy itself in favor of the particular interests of its humbler classes, it must be a popular evil of alarming dimensions that could call forth such interference. We have no occasion to inquire whether the remedy provided for the evil is adequate to a cure, or the best that could be found. Our object is simply to derive timely warning from the facts, which may now be stated without any fear of contradiction, evasion, or disbelief.

The measure was brought forward something more than a year ago, by the Chancellor of the Exchequer, in the shape of an Amended Government Annuities Bill. There had already been passed an Act for granting small deferred annuities to persons depositing the premiums with the government, with the view of providing for advanced age. As the want of this is not so pressing as that of a provision immediately available for a family deprived of its protective head, the Act appears to have been but moderately successful,\* and did not serve, as it was

\* We learn to some extent the amount of its success as well as its conditions, from the remarks of Mr. Ayrton, the member for Tower Hamlets, made in the course of the debate on the amended Bill. He said: "It appeared from the government tables, that if a man aged twenty-two wished to secure himself an annuity of £12 when he attained the age of sixty, and was willing to run the



intended, to take the whole field occupied by ill-constructed or ill-conducted Insurance or Friendly Societies, which professed to afford every provision that could be needed against either sickness, old age, or death. A new Bill was brought in, amended by adding to the old the most important and tenable ground occupied by the mass of the existing popular institutions of the United Kingdom, in the hope that none of them would long be left alive, except the really well-managed and successful. It encountered at once the united opposition and outcry of all the existing institutions, high and low, good and bad, some thirty thousand of them, with not less than three millions of members, funds ranging from thirty millions of dollars down to zero or

risk of the policy lapsing before the time of his receiving the benefit desired, he would have to pay two shillings per month. If, however, he desired to reserve to himself the power of getting back, under any contingency, the money he had paid, he would be required to pay three shillings per month. Thus, by the government system, as it now existed, a man who chose to run the risk of his policy lapsing, could insure for fifty ( $83\frac{1}{2}\%$ ) per cent. less than under the other arrangement. But if there was a doubt of the view taken by the great bulk of the people as to this great evil of lapsing policies, he would again refer to the practice under the existing system. There had been, up to the present time, 10,800 annuities granted, amounting to £219,000 per annum, for which no less than £2,522,000 had been paid. But under the other arrangement, of insuring against the lapse of policies, only £59,000 had been paid for annuities." These figures seem not to have been called in question, but granting them to be correct, we are at a loss to reconcile them with each other, without supposing full payment to have been made for annuities very soon to commence, which does not appear to have been the object of the law. The honorable member was arguing in behalf of the opponents of the bill under debate, and rather overdraws his inference. It appears from the instance he cites, that the government grants an annuity of £12 on a life aged twenty-two, deferred thirty-eight years, for what is equivalent at three per cent. to an annual premium of 28s. 8d. If it received only three per cent. interest, and were to make nothing by lapse, it must charge 24s. 8½d. to make itself whole, according to Dr. Farr's new Life Table No. 8, for males. When it agrees to return the premiums paid in "any contingency" other than that of paying the annuity, that includes the death of the annuitant before the commencement of the annuity, as well as lapse, we presume. According to the same table, at three per cent. the government should charge 29s. 9d. per annum to return the premiums in case of previous death. Hence, since the difference between 29s. 9d. and 24s. 8½d., or 5s. 5½d., is what it costs to insure the return of the premiums in case of death before the annuity becomes due, that must be deducted from the 11s. 10d., the difference of the actual premiums, to find what the government charges for giving up its chance of profit from lapse, and it is 6s. 4½d. per annum. Or the annuitant saves about eighteen per cent. by insuring himself against lapse.

lower to each institution, and a small army of agents apiece, with zeal at a white heat, and tongues and pens of warrantable steel. The Chancellor of the Exchequer, Mr. Gladstone, with a command of temper, and fidelity to facts which cannot be too much admired, divided and conquered. His speech in the House of Commons on the 7th of March, 1864, considering the nature and extent of the opposition arrayed against him, and the peculiar difficulties of his subject, will be recorded in history as one of the most masterly triumphs of human eloquence,—a victory over self-interest, ignorance, and prejudice, won by simple didactic genius and felicity of statement.

As some of its passages are more germane to the subject in hand than anything we could say, no apology is necessary for inserting them in this Report. After conciliating the well-managed institutions by admitting that the government did not promise an interest equal to that which their investments could command, the Chancellor of the Exchequer says:—

“If so, then fears of government competition are fears that need not be entertained in quarters where prudence and honesty prevail. But prudence and honesty do not prevail in all quarters; and to those who tell me that this is to be considered as standing in the category of common commercial business I would reply, ‘Consider for a moment the peculiar nature of Life Assurance.’ This is a business that presents the direct converse of ordinary commercial business. Ordinary commercial business, if legitimate, begins with a considerable investment of capital, and the profits follow, perhaps at a considerable distance. But here, on the contrary, you begin with receiving largely and your liabilities are postponed to a distant date. Now I dare say there are not many members of this House who know to what an extraordinary extent this is true, and, therefore, to what an extraordinary extent the public are dependent on the prudence, the high honor, and the character of those concerned in the management of these institutions. When an institution of this kind is founded, so far from having difficulties at the outset, that is the time of its glory and enjoyment. The money comes rolling in, and the claims are at a distance, almost beyond the horizon. In the first year of the society the premiums far exceed the death claims. This is also the case in the subsequent years. For how long a period does the House think that the premiums to be received are in excess of the death claims? For thirty-seven years.\* That is to say,

\* By referring to our Fourth Report, page xxi, it will be seen that for life policies taken at the age of thirty, the loss does not equal the net premiums till

you found an institution which ought to be a very gospel of prudence, and the balance of its liabilities is postponed for one full generation of men. That is the peculiar condition of life assurance; and how does it operate when applied to the laboring class? How can you expect the laboring man to be a judge of the balance between assets and liabilities with regard to a society that is not practically to render an account for ten or twenty years? I am far from wishing it to be understood that in all these societies, the premiums exceed the liabilities. They at least exceed the expenses. I do not mean to say that when the expenses of management are kept within due limits, the period of thirty-seven years is the point to which I have referred. But the expenses of management have, in some cases, a tendency to grow beyond all bounds.

"The House will probably like to know the fugitive character of these institutions. I will quote, as my authority, a little publication issued by the 'Guardian,' one of the first-class offices. The very large number of Assurance Companies which either fail, or from other causes give up business, may be seen from the following table: Summary of the formation and progress of Assurance Companies in the nineteen years, 1844 to 1862, inclusive, (from the *Post Magazine Almanac*, 1863.) Number of companies projected, 596; founded, 276; ceased to exist, 259; amalgamations, 12. I wish I could read to the House a chapter on amalgamation; these are subjects of almost romantic interest. ['Hear.'] Transfers of business, 161. I think I hear a cheer from the honorable and learned member for Wallingford, (Mr. Malins,) but what will he say when I read the next item,—winding up in Chancery, 57? The truth is that this is a subject which has both a comic and a tragic side. If we were to deal with the comic side, there are heroes who have figured in the police court and before the judicial authorities, some of them with 'Reverend' affixed to their names, out of whose adventures I might weave a very entertaining narrative. But the tragic side is, I am sorry to say, altogether predominant, and I shall not attempt to relieve the dulness of a wearisome discussion by entering on matters that would give amusement to the House. I wish to show how matters stand with regard to the peculiar case of companies winding up in Chancery. In the first place, the policy-holder has no remedy when a company is mismanaged, and for this plain reason, that he must wait until he dies. The fact is, that until he dies he has no claim that can be referred. If

the twenty-second year, and does not equal the usual office premiums till the twenty-eighth year. With the ordinary accession of new business and discontinuance or lapse of policies, it is quite safe to say that the losses will not overtake the premiums for thirty-seven years. Our oldest companies are not more than half way to maturity, for in hardly any year has one met with losses to exceed over half the cash part of its premiums.—*Ins. Coms.*

this were a claim that could be enforced during life, we could imagine a combination of policy-holders going into Chancery; but when we remember that the claim accrues only on death, and when we consider the condition, on the death of the policy-holder, of those scattered families who have sustained the loss of their head, we see at once that the condition of the policy-holder is almost one of entire helplessness. When it happens that one of these concerns finds the fatal day arrive, and that it can no longer meet the claims of old assurances by the premiums of new customers, it does sometimes happen that it gets into Chancery. But what is the condition of the policy-holder in Chancery? I do not mean to find fault with the proceedings of that court, which may, for anything that I know, be perfect; but it is obvious that directly a man hears that a company in which he is assured has gone into Chancery, he feels naturally scrupulous about what is commonly called throwing good money after bad. Practically the policy-holder ceases to pay any more premiums, and, therefore, he loses his claim to that which he has already paid. That is a plain, unvarnished description of what takes place."

Let us pause here a moment in following the Chancellor of the British Exchequer, to gauge the meaning of these words. Let us imagine that all our American companies, which do not yet probably number 57, by expensive competition, inconsiderate dividends, or other extravagance were forced to wind up, or bring their 200,000 policy-holders to the question of throwing more good money after the bad. Though the extent and bitterness of the wrong and wreck would almost transcend calculation, it would not equal the magnitude of the existing evil in England, for we have not yet come to the case of the seven or eight thousand Friendly Societies there, that have gone into insolvency, and are going at the rate of 100 or more in a year. It hardly seems possible that any social bankruptcy of this magnitude could occur among us. But when we consider the vast growth of our population, the impulse which life insurance is now receiving, and that like causes and conditions produce like effects, have we any right to expect exemption from the same state of things except at the cost of vigorous measures of prevention? The policies in our offices average an amount insured about half way between those of the British "industrial business" and Friendly Societies, and those of their first-class assurance offices, showing that they come largely from a labor-

ing class already elevated by the stimulus of free schools and other free institutions. The field for such policies is almost unlimited, and our life insurance companies are to occupy nearly the whole ground, which in Great Britain, with its very distinct upper and lower classes of people, is occupied by two distinct classes of insurance offices. In this connection the change which is so rapidly going on in the form of our business, by introducing a deferred annuity into the same contract with the insurance, deserves to be particularly noted. Its importance cannot be understood without the figures, but the number of the policies issued will suffice.

*Whole Life Policies to be paid in full by ten annual Premiums. (Non-forfeitable.)*

COMPANIES.	No. issued in 1863.	No. issued in 1864.	COMPANIES.	No. issued in 1863.	No. issued in 1864.
New England, .	50	92	Ætna, . .	77	1,348
Berkshire, . .	12	81	Phoenix, . .	58	477
Mass. Mutual, .	44	365	Knickerbocker, .	47	137
John Hancock, .	—	81	Northwestern, .	149	1,103
Mutual Life, .	111	404	Equitable, . .	44	128
Mutual Benefit, .	356	1,768	Guardian, . .	43	151
New York Life, .	1,707	1,589	Washington, .	—	58
Connecticut, .	567	1,939	Home, . .	101	199
Union Mutual, .	219	209	Germania, . .	28	114
United States, .	25	84	Security, . .	17	233
Manhattan, . .	50	93	North America, .	1	86
National, . .	6	23	Totals, . .	3,328	11,068
Charter Oak, .	116	361			

The number issued in 1863 was 13 per cent. of the whole number of whole-life policies issued in that year. The number in 1864 was 22.68 per cent. of the number of whole-life policies issued in that year. This makes the well considered words of the Chancellor of the Exchequer in regard to "the peculiar nature of life assurance," apply to our business with particular emphasis. For by this change "the money comes rolling in"

all the faster, while the claims lie just as far "beyond the horizon," and if the "non-forfeiture" plan does not increase their distance it enhances their weight. And especially if this system is to bring with it the principle of anticipating future surplus, in making dividends, on which we have already remarked, it introduces a new and quite important element of danger. At any rate, it enhances the *peculiarity* of the business.

The Chancellor of the Exchequer proceeds in his speech to illustrate by examples the actual effect in Great Britain of allowing unwatched freedom to the peculiar business of receiving money to day to be accounted for with interest only a generation hence. He first notices a case of "amalgamation," or the transfer of the policies of a company on the verge of insolvency to another company supposed to be sound. Such a company could of course assume the policies, if it received their net value as an accession to its funds. But if it did not receive their net value, it must have the yearly interest thereon during the subsistence of the policy, and then deduct the principal from the amount insured when it became a claim. The Chancellor having illustrated the mode of operation by some hypothetical figures, proceeded to say:—

"Such were the terms upon which those amalgamations took place. That is an illustration of what you will probably say is no better than wholesale robbery. Nay, more, I will go a step further, and say that a great many of those proceedings are worse than wholesale robbery, and there are many persons who have never seen the inside of a gaol, and yet who had fitter be there than many a rogue that has been convicted ten times over at the Old Bailey."

This is pretty strong language, and though the Chancellor of the Exchequer did not pretend that the managers of the "Professional," the case he had cited, deserved its full force, they had transferred their policies to the "European," to the amount of £1,500,000, on those very terms. The deficit on the value of the policies, endorsed on them by the "European," amounted to £50,000, and the Court of Chancery obliged the stockholders of the "Professional" to secure the payment of this amount to the "European," for the benefit of the transferred policy-holders, we presume, though that is not stated,

and to pay other debts to the amount of £100,000. The case shows how capitalists as well as policy-holders are victimized by the executive functionaries, where the capital has any reality.

But the capital, which almost always exists largely in the shape of subscription, too often has very little reality. And the high names of the British aristocracy are so mixed up with these very cases, as to make it rather perilous for a minister of the crown to use them for the purpose of particular illustration, or even to allude to them too fittingly in general terms. For needy aristocrats to make stool-pigeons of themselves is the regular game. Mr. Bovill, of Guildford, a friend of the Chancellor of the Exchequer, who followed him in the debate we refer to, delicately exposed the real practice by describing a humble imitation of it which had actually taken place. The picture is worthy of an American frame.

"One or two persons started a Life Assurance and Annuity Society, and published a flattering prospectus inviting domestic servants to invest their savings. Funds flowed in, but the whole of the moneys were appropriated by the managers and directors, and when the limited field which they cultivated was exhausted there was nothing to pay the insurers. It then appeared that the promoters had hired twelve directors, and had given them names of great distinction—he would not mention the names lest he should insult honorable members present—but the best names in the city of London were represented to be on the board. Those names were of great value in the prospectus, and the persons who represented them, he believed, were retired school-masters with bald heads, powdered wigs, and every artifice to inspire confidence. The rate of payment by the rules was 5s. per head per day. Further, to insure a good personal appearance, coats, waistcoats, and trousers were supplied, and the directors were enjoined to wear expensive jewelry, such as diamond rings, which were also provided out of the funds, and for not wearing a ring the fine was 2s. 6d. Ludicrous as it might appear these facts were proved over and over again, and hundreds, nay thousands, of poor persons were in this manner defrauded of their savings. The same thing might occur again to-morrow. In fact, if two persons of distinguished name were in want of funds, and did not object to do it, the easiest way to raise money was to start a society of this kind, with a capital of one million, all paid up. He hoped, therefore, that time would be given for those facts to go forth to the public, that the eyes of those most interested might be opened, and this organized

opposition to the scheme of the government at once be defeated. The law provided that the deed of settlement should be signed by persons to an amount equal to one-fourth of the capital and to the number of one-fourth of the shareholders. But this was easily managed. One man was induced to sign for £40,000 who did not possess 40,000 farthings, and whose only means of payment was the shilling given to him by the promoters, in addition to a pot of beer, for affixing his signature to the deed. A new office generally set out in their prospectus that there was a capital of £1,000,000 all paid up—that is, the directors would vote £10,000 in paid-up shares to the promoters, and £10,000 paid-up shares to each of their own body. If asked where was their paid-up capital, their answer was that it existed in those paid-up shares. In 1853, it appeared by the Report of the Committee, that it was a common practice to register one prospectus and issue another, and that there were no means of preventing such misrepresentation. He was afraid that the same system existed now, and that it was just as impossible to prevent it as it was at that time."

We recur now to the speech of the Chancellor of the Exchequer, to see how he deals with the ingenious dodge of a gross valuation, not because that is new to us, for it was tried on here once by a London company that used to bear on its banner, "CAPITAL TWO AND A HALF MILLION DOLLARS," while it said nothing of "ten per cent. paid in." Such a company, by the aid of an F. R. S. as an auditor, and an F. R. A. S. as an actuary, knew how to sponge up for the officers and stockholders, but especially the former, an entire million of dollars that ought to have been sacredly reserved to meet losses "beyond the horizon," and yet make the public believe they saw every year a balance-sheet with a balance in favor of the company. The Chancellor of the Exchequer describes in a very picturesque manner just such a company, which at the present time not only luxuriates in prosperity but organizes an opposition against him that can be overcome only by a flank movement.

"The case of the 'British Prudential Society' is a remarkable one. It is conducted by Mr. Harben, a gentleman of great energy, and it is owing to Mr. Harben, I understand, that there is an organized opposition to this Bill. Honorable gentlemen opposite will well understand what is meant by an organized opposition. Mr. Harben waited on me some ten days ago, as one of a deputation on the subject of this meas-



ure. I inquired from him whether the society to which he belonged had any objection to the publication of their accounts. His reply was, 'Oh dear! no. I am extremely anxious for their publication.' Subsequently when sending the accounts, he said, 'These are to be for private use.' I replied I did not need them for private but for public use; and then Mr. Harben said, 'If all the others publish, I have no objection. - But as all the others do not publish, I would rather not, inasmuch as I think the facts I have given you might be the subject of unfavorable comment. Of course, owing to defective knowledge, I can only refer then to the balance-sheet of the 'British Prudential' for 1861, which has been published, and its policy account at first sight would appear rather remarkable. The debit on that account is £518,000, while the credit is £582,000. That is a most singular state of things, because the policies on which the society has received a very large sum, and therefore incurred heavy liabilities, are represented as being in themselves assets, of greater value than the whole liabilities. The debit is the present value of the whole sum assured, and the credit, by some method not, I think, easily intelligible, is actually made into assets."

The Chancellor of the Exchequer goes on to say that he had become about as sure as of anything in "Euclid," that there was a balance against the company of £30,000! That enterprising company in 1861 was advertising,—

" Annual income, . . . . .	£50,000 a year.
Assets exceeding . . . . .	£40,000
New premium income progressing at the rate of £18,000 a year."	

At the present moment it is advertising in the London papers :

" Annual premium, . . . . .	£75,000
New premium income progressing at the rate of £20,000 a year,"	

not apparently damaged in the least by the ventilation it had in Parliament, and its palpable assets being no longer worth speaking of. Mr. Gladstone remarked, "there was, it is true, a capital of £45,000 not paid up, and which if paid up would undoubtedly more than liquidate this balance," the £30,000 above referred to. The company was advertising in 1861 a capital of £100,000, and that year divided five per cent. on its capital. We thus get an insight into the conspiracy between the managing gentlemen and the holders of slightly paid up capital to

absorb as fast, or nearly as fast, as it comes in, the money deposited by confiding and dazzled policy-holders, to provide for the claims of their widows and orphans—chiefly “beyond the horizon!” In a numerical majority of the English life insurance offices this sort of thing is the rule rather than the exception. The policy-holders are regularly exploited for the benefit of fictitious capitalists and enterprising agents, while they are made to believe themselves members of flourishing “mutual” companies, by having occasional “bonuses” or premiums of additional sums payable at death, which can of course be easily made out of nothing. If American society escapes this evil it will be only by American intelligence getting itself enacted into wise preventive law.

What the British Government said in the remarkable debate, of which we have given but slight samples, is of little significance compared with what it did at its close. The Bill passed the House of Commons by the handsome majority of twenty-three, in spite of the organized opposition of some scores of companies, which, though in respect to their future liabilities insolvent, still possess millions of money in hand, a revenue larger than that of Massachusetts on her war footing, and tongue-power equal to several parliaments. It has since become a law, and it is this fact that speaks.

There is no doubt that purely mutual life insurance companies may lack somewhat of the enterprise and unity of action inspired by capital. Their competition may be of a milder type, and their officers may not care to enlarge their labor when it does not increase their pay. But if the public is not satisfied with the rapidity of growth of our companies which have no capital but their premium reserve, and want agents more zealous, persevering and instant, in season and out of season, than those who now traverse and pervade the country from Cape Cod to the Golden Gate in their behalf, it can certainly have them by reverting to the English plan of “proprietary mutuals.” That plan is simply this. The subscribers to the capital stock *own* the company and its business, under what is called a “deed of settlement,” by virtue of which a certain share—nominally perhaps a very large one—of the profits or surplus goes to the policy-holders, but that surplus is always determined by the shareholders, or their appointees, according

to their own will and pleasure, *after* the interest of capital and the working expenses are provided for. Under this plan agents will get commissions on new business which they need never expect of purely mutual companies, and will exhibit to the astonished public a zeal and pertinacity of propagandism which no other missionaries ever did.

The question deserves to be considered whether the stimulus of a permanent capital may not be too strong, unless it is permanently limited as to the profit it shall make in case of success.

We see how rapidly the business of life insurance is developing itself in the United States, by that portion of it which comes within the narrow scope of our office. And our reference to life insurance in the mother country has shown, we think, the absolute necessity of some such supervision as is here exercised. It is but the exercise of a State right of self-defence. Yet if the legislation of Massachusetts were copied in every State, life insurance companies would either be confined to too narrow limits, or would be embarrassed with a vast amount of needless labor and expense. Inasmuch as insurance is a general interest, and every insurance institution should be secured as much as possible against the adverse operation of local causes, it is difficult for us to perceive why the supervision of all insurance companies of every sort, intended to operate beyond the limit of State lines, should not be a function of the general government. Life insurance, particularly, depends upon a thorough knowledge of climatic influences, the statistics of various occupations and general mortuary experience. There seems to be no less reason for regulating it by a national bureau, than for taking the census, or encouraging agriculture or invention by one. Simplicity and economy alone seem to require it. And since the citizens of every State do, as a matter of fact, largely avail themselves of their constitutional right to the privileges of citizens of other States, it may well be questioned, whether in regard to life insurance especially, any State can protect itself so well as it might be protected by the general government. If necessity has brought the government of Great Britain to interfere on this subject, it seems to us that wisdom and prudence ought to prompt the government of the United States to prevent such a necessity from arising here. Without some preventive action of a gene-

ral and national character, we cannot but think such a necessity will arise in the course of the coming generation. If unrestrained life insurance is destined to withdraw from the pockets of the people, as it probably now does in England, \$20,000,000 per annum, beyond its legitimate expenses, which will never find its way back to the insured or their heirs in the shape of any benefits whatever, it seems to us it would be even better for the Federal government, like the British, to enter the field as a life insurer itself, than not to prevent it. What are regarded by capitalists as the profits of the business had better go to pay the national debt than to support a class of unscrupulous parasites and plunderers, frightening honest and busy people with the fear of death, merely to fill their own pockets.

#### MORTUARY EXPERIENCE OF 1864.

The question most vital to life insurance is the ratio of deaths to the life exposed, and we have, as in several former years, deferred this Report till we could embody in it the mortuary experience of the last year. The life exposed to mortality in the year ending November 1, 1864, was about 120,000 years, and out of this there were, as nearly as we can ascertain, 1,182 deaths, or 0.98 per cent. We speak a little indefinitely, because, from the returns in our possession, it is impossible for us to speak exactly of any thing but the policies exposed to terminate by death and the number so terminated. The ratio between these would probably be as near that of the actual mortuary experience as that we get in the following tables. Some of the companies are careful to state when policies are duplicated or multiplied on the same life, and in these, of course, we know the actual number of deaths. In most of the companies there is more or less notice of the multiplication of policies on the same life, and we have made it a rule to count only the life exposed, when there is a manifest plurality of policies on the same life. But the same life may be insured in more than one company, and in this case we can distinguish lives from policies neither in the exposure nor the termination. It is probable that in a few cases we have become informed of a plurality of policies existing on the same life only at the termination, and by thus counting but one

death where we had previously counted more than one life exposed the ratio of the probability of dying in a year may have been made a little too low. But the limits of this error are easily ascertainable, for the ratio of the policies terminated by death to the exposure as we have computed it for the past year is not quite one per cent., so that the average probability of dying in a year, deducible from this year's experience, is certainly less than one per cent. And supposing, as is probable, that our attempt to reduce the exposure of policy to exposure of life, and termination of policy to death, has made our ratio of mortality too low, then it will be seen that the true ratio lies somewhere between .97 and 1 per cent.,—probably not higher than 0.98 per cent. for the year ending

TABLE I.

*Claims by Death against Life Insurance Companies doing business in Massachusetts for the year ending November 1, 1864.*

COMPANIES.	No. of Claims.	Amount.	Ratio of Loss to Amount Insured.	Ratio of No. of Claims to No. of Policies.
New England Mutual,	98	\$266,450 00	1.80	1.37
State Mutual, . . . . .	26	29,922 55	1.08	1.40
Berkshire, . . . . .	15	86,000 00	1.62	1.32
Massachusetts Mutual,	50	107,300 00	1.48	1.50
John Hancock, . . . . .	1	1,000 00	.30	.57
Mutual Life, N. Y., . . . .	190	694,496 87	1.88	1.31
Mutual Benefit, N. J., . . .	149	501,490 00	1.47	1.46
New York, N. Y., . . . . .	104	806,350 00	1.22	1.08
Connecticut, Ct., . . . . .	191	471,462 00	1.21	1.26
Union Mutual, Me., . . . . .	88	88,442 00	1.36	1.86
United States, N. Y., . . . .	40	78,930 78	.98	1.13
Manhattan, N. Y., . . . . .	54	161,750 00	.98	1.08
National, Vt., . . . . .	29	45,074 80	2.05	2.13
Charter Oak, Ct., . . . . .	22	43,500 00	.88	.70
Etna, Ct., . . . . .	29	69,550 00	1.24	.97
Phoenix, Ct., . . . . .	28	46,200 00	1.26	1.13
Knickerbocker, N. Y., . . . .	9	82,112 00	.86	.61
Northwestern, Wis., . . . . .	26	83,000 00	.87	.87
Equitable, N. Y., . . . . .	24	65,900 00	.81	.83
Guardian, N. Y., . . . . .	9	17,500 00	.64	.62
Washington, N. Y., . . . . .	14	38,200 00	1.46	1.48
Home, N. Y., . . . . .	30	66,500 00	1.04	.99
Germania, N. Y., . . . . .	23	36,500 00	.79	.83
Security, N. Y., . . . . .	8	16,500 00	.90	.96
North America, N. Y., . . . .	8	23,000 00	1.25	1.07
Totals, . . . . .	1,210	\$3,281,470 00	1.24	1.20

November 1, 1864. It is not at all probable that the correction of our data, by tracing the same life into different companies, would sensibly disturb this average ratio.

The average probability of dying in a year having been diminished a little by the experience of 1864 from that of 1863, when the effect of the war risks was almost inappreciable, those risks produced no considerable effect in 1864. But there is one fact developed in this last year of exceedingly great competition between the companies, which is well worthy of consideration. The standard of medical selection seems to have been somewhat lowered as compared with former years. By referring to our Seventh Report, page xxx, it will be seen that in the three years ending November 1, 1861, there had been exposed *on the first year of the policy* 13,483 years of life, with 31 deaths, or about 0.23 per cent. In the year ending November 1, 1864, there had been exposed *on the first year of the policy* 21,998 years of life, with 99 deaths, or about 0.45 per cent.\* This makes the probability of dying in the first year of insurance only about half as great as the average of all the years, but still almost twice as great as did the experience of the first three years we observed. Or, so to speak, there is either little more than half the carefulness of selection there was, or else the companies have concluded to insure more hazardous risks. This relaxation in the medical selection—if such it is—does not seem to be confined to any particular company. It is nearly the same with all the larger companies, while no small company, without basis enough to insure a near approach to the average in this particular, has happened to have much more than one per cent. of loss on the exposure of the first year, and several none at all. The mortality experienced in 1864 on the first year, is about that of the English offices, and with this relaxation of the standard of selection, or admission of more hazardous risks, we may expect the mortality hereafter to approximate that of the Actuaries' Rate, instead of remaining, as it now is, remarkably below it.

In the accompanying tables, I. and II., we give first the death claims in the various companies in which any have occurred,

\* The experience of the *Ætna* is not included here for want of previous registration of its policies, and particularity as to the deaths returned. Its experience is included in the tables.

TABLE II.

*The Mortuary Experience of the Life Insurance Companies doing business in Massachusetts, for the year ending November 1, 1864, and the same combined with the Experience of the Five Previous Years, and compared with the English Combined Experience.*

AGE.	1864.			LAST SIX YEARS COMBINED.			
	Years of Life exposed at each age.	Actual Deaths at each age.	Per ct. of Actual Deaths to years of life exposed.	Years of Life exposed at each age.	Actual Deaths at each age.	Per cent. of Actual Deaths to years of life exposed.	Probable Deaths at each age by Eng. Com. Ex. Table.
10, . . .	5.17	-	-	23.59	-	-	.16
11, . . .	1.92	-	-	18.42	-	-	.09
12, . . .	1.00	-	-	15.00	-	-	.10
13, . . .	5.16	-	-	26.83	-	-	.18
14, . . .	6.92	-	-	85.18	-	-	.24
15, . . .	27.77	-	-	93.03	-	-	.65
16, . . .	85.18	-	-	116.20	-	-	.81
17, . . .	56.44	2	8.54	217.37	2	.92	1.53
18, . . .	104.03	2	1.92	821.56	4	1.24	2.29
19, . . .	160.69	2	1.24	487.18	5	1.03	8.51
20, . . .	241.68	2	.83	748.60	9	1.20	5.46
21, . . .	892.28	1	.26	1,165.19	10	.86	8.60
22, . . .	565.20	6	1.06	1,850.84	17	.92	13.82
23, . . .	912.03	8	.88	2,785.41	21	.75	21.07
24, . . .	1,173.78	9	.77	8,963.56	29	.73	30.33
25, . . .	1,607.66	17	1.06	4,560.19	40	.72	43.20
26, . . .	2,007.42	13	.65	6,707.94	46	.69	52.90
27, . . .	2,469.02	19	.77	8,883.60	53	.63	67.12
28, . . .	2,950.97	26	.88	9,590.65	71	.74	78.06
29, . . .	3,360.60	21	.62	11,038.94	75	.68	91.34
30, . . .	3,666.36	23	.63	12,182.23	93	.76	102.63
31, . . .	4,178.22	30	.72	13,463.67	108	.80	115.47
32, . . .	4,405.97	31	.70	13,880.22	89	.64	121.42
33, . . .	4,286.15	21	.49	14,586.20	90	.62	130.10
34, . . .	4,478.93	84	.76	15,265.92	124	.81	138.82
35, . . .	4,670.37	88	.83	15,746.73	121	.77	146.23
36, . . .	4,779.13	81	.65	16,073.79	111	.69	152.49
37, . . .	5,063.52	41	.81	16,729.34	110	.66	162.04
38, . . .	4,821.83	47	.98	16,505.62	135	.82	163.52
39, . . .	4,687.17	44	.94	16,802.75	144	.86	170.25
40, . . .	4,637.76	87	.80	16,416.27	135	.82	170.47
41, . . .	4,460.51	39	.87	16,494.77	131	.79	175.07
42, . . .	4,369.72	47	1.08	15,999.10	137	.86	174.30
43, . . .	4,096.97	39	.95	15,772.79	124	.79	177.49
44, . . .	4,154.29	35	.84	15,032.18	150	1.00	175.88
45, . . .	3,908.30	42	1.08	14,236.78	131	.92	173.88
46, . . .	3,679.29	25	.68	13,547.95	127	.94	173.95

TABLE II.—Continued.

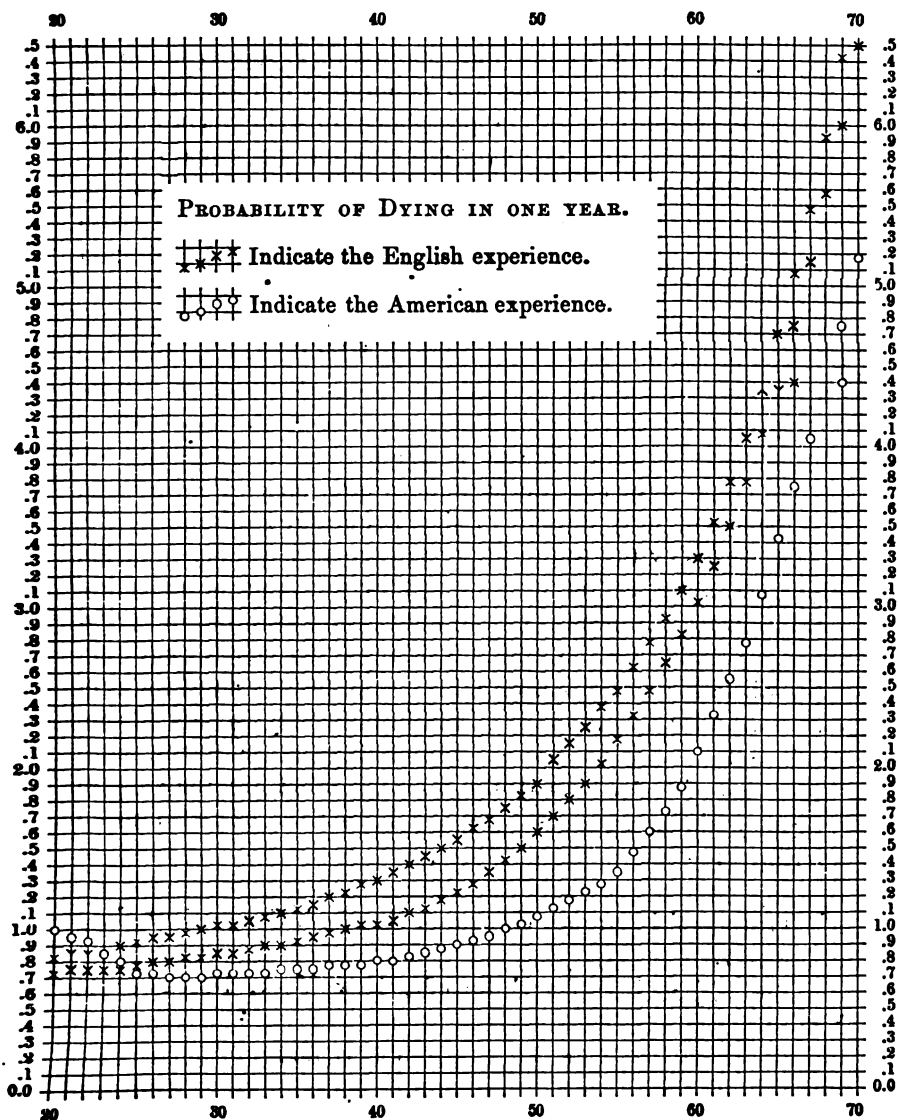
AGE.	1864.			LAST SIX YEARS COMBINED.			
	Years of Life exposed at each age.	Actual Deaths at each age.	Per cent of Actual Deaths to years of life exposed.	Years of Life exposed at each age.	Actual Deaths at each age.	Per cent of Actual Deaths to years of life exposed.	Probable Deaths at each age by Eng. Com. Ex. Table.
47, . . .	8,600.80	39	1.08	12,890.84	121	.94	174.24
48, . . .	8,304.05	38	1.15	11,796.64	120	1.02	168.24
49, . . .	2,858.35	30	1.05	10,826.35	102	.94	163.05
50, . . .	2,539.54	28	1.10	9,795.42	96	.98	156.18
51, . . .	2,366.87	16	.68	9,119.02	95	1.04	154.09
52, . . .	2,083.14	24	1.15	8,314.31	90	1.08	149.22
53, . . .	2,054.43	31	1.51	7,568.90	97	1.28	144.51
54, . . .	1,854.71	26	1.40	6,730.49	98	1.46	136.72
55, . . .	1,541.45	19	1.23	5,769.34	71	1.23	124.99
56, . . .	1,372.48	20	1.46	5,216.38	72	1.38	120.63
57, . . .	1,168.88	23	1.97	4,535.31	79	1.74	111.94
58, . . .	1,023.88	20	1.95	3,863.60	63	1.63	101.94
59, . . .	879.61	19	2.16	3,376.17	70	2.07	95.37
60, . . .	723.56	14	1.93	2,882.30	58	2.01	87.44
61, . . .	678.60	18	2.65	2,474.60	52	2.10	80.70
62, . . .	529.91	9	1.70	2,043.62	41	2.01	71.77
63, . . .	419.91	10	2.38	1,769.17	44	2.49	66.94
64, . . .	412.62	6	1.45	1,457.43	34	2.33	59.50
65, . . .	299.33	11	3.68	1,171.90	46	3.92	51.66
66, . . .	253.67	10	3.94	975.40	29	2.97	46.44
67, . . .	214.82	7	3.26	795.25	36	4.52	40.93
68, . . .	163.43	4	2.45	645.71	24	3.72	35.92
69, . . .	120.25	4	3.32	524.77	16	3.05	31.53
70, . . .	104.08	7	6.73	434.09	28	6.45	28.19
71, . . .	76.84	3	3.90	345.43	14	4.05	24.23
72, . . .	83.67	3	3.58	279.02	19	6.81	21.15
73, . . .	42.00	4	9.52	210.83	12	5.69	17.26
74, . . .	45.00	—	—	152.75	6	3.93	13.51
75, . . .	34.00	—	—	130.58	4	3.06	12.48
76, . . .	26.00	2	7.69	111.91	7	6.25	11.55
77, . . .	17.00	1	5.88	74.08	8	10.80	8.28
78, . . .	15.00	2	13.33	65.42	10	15.20	7.88
79, . . .	9.00	—	—	46.50	6	12.91	6.05
80, . . .	13.00	—	—	36.50	4	10.96	5.12
81, . . .	3.00	1	33.33	17.50	2	11.42	2.65
82, . . .	3.00	1	33.33	13.50	5	37.04	2.20
83, . . .	2.00	—	—	8.50	1	11.76	1.50
84, . . .	2.00	—	—	4.00	—	—	.76
85, . . .	2.00	—	—	5.75	—	—	1.18
86, . . .	—	—	—	3.50	1	28.56	.78
87, . . .	3.00	—	—	3.00	—	—	.73
Totals, .	121,273.24	1,182	.974	428,395.87	4,123	.962	5,584.90



and the ratio of their amount to the whole amount insured November 1, 1863, and of their number to the number of policies outstanding at that date; second, the exposure of life at each age in all the companies, the actual deaths at each age, and the ratio of the deaths to the exposure. We give also with the combination of the six years observed, the deaths that were to be expected on the whole exposure at each age by the combined experience of the English companies, or Actuaries' Rate of Mortality. It will be seen that the mortality of the last year was very slightly above that of the five previous years combined, and that in the six years there have been fewer deaths than were to be expected according to the English table, by about 1,462, or 26 per cent. Of course this favorable difference of experience cannot be permanently held by companies whose business is chiefly whole-life policies, for if the death rate is slower on the earlier ages, it must be faster on the later, the limit of human life being pretty certainly fixed. But it probably could be very nearly maintained on business limited to the age of sixty-five or seventy. By comparing the Table II. with those of former reports, it will be seen how the percentage of death to life exposed at each age constantly approaches an adjustment or curve. We gave last year some of the pecuniary results of a scale adjusted from the experience of five years combined. The scale adjusted from the experience of six years, including 121,273 new years of life exposed, differs so little from the former as not materially to alter those pecuniary results, or to be perceptible on the rude diagram we insert, to compare its curve of the probability of dying in a year with that of the English tables. This diagram gives the percentage of death in a year, within .0125, for each age from twenty to seventy, by our six years' experience of the American companies, and by two English tables. The curve represented by small circles is the American experience. The next above, represented by stars, is that of the English companies or Actuaries' Rate. The upper one, also represented by stars, is that of Dr. Farr's Table No. 3, for males, based on general population as ascertained by the British census. The numbers at bottom and top stand for age, and difference of age is measured on the horizontal lines intercepted between the vertical. The percentages are marked

## PROBABILITY OF DEATH.

*Comparison of the annual rate of mortality between the ages of 20 and 70, deduced from the experience of the Life Insurance Companies doing business in Massachusetts for the last six years, with those of the combined experience of the English Companies, and of the English population, as represented by Dr. Farr's Life Table No. 3 for males.*



at the sides, from 0 at the bottom to 6.5 at the top, and measured on the vertical lines. For example, on the vertical line above 40 are a small circle and two stars. The circle is exactly on the horizontal line marked at the sides .8, which means that by the American experience the probability of dying in a year, at the age of forty, is .8, or eight-tenths of one per cent, or within .0125 of it. On the same vertical line, a little above the horizontal line marked on the sides 1.0, and nearer to it than to the line marked .1, is a star, which so placed signifies that at the age of forty by the English combined experience table, the probability of dying in a year is 1.025, or nearly so. The star standing on the same vertical line in the upper curve, on the horizontal line marked .3, signifies that at the same age of forty, by Dr. Farr's new English table of mortality, (No, 3, males,) the probability of dying in a year is 1.3—the integral figure given below being understood before each decimal at the sides.

The most remarkable fact illustrated by this diagram is the great difference of the ages in some cases at which the probability of dying in a year is the same, or the great distance at some levels between the star in the uppermost curve and the small circle on or near the same horizontal line. For instance, at the age of forty the rate of death is nearly the same by Dr. Farr as it is by the American experience at fifty-four, or by the English Actuaries' at forty-six. This difference of mortality makes less difference than some would at first suppose in regard to the premiums to be equitably charged for policies covering the whole life, but has a very important bearing on the cost of insurance for definite periods, within the lower limit of old age.

The following companies, chartered by other States, have complied with our laws at the dates specified, for the purpose of maintaining agencies here, and have been admitted to do business:—

Travellers' Insurance Company, Hartford, Connecticut, July 23, 1864.

Widows' and Orphans' Benefit, New York, December 2, 1864.

Universal Life, New York, March 4, 1865.

The Travellers' Insurance Company is placed in the category of life insurance only because the accidents it insures against pertain to human life, and not, as we understand, to any other description of property. In respect to the nature of the contract itself, and its pecuniary relations, the company might perhaps more properly be placed among the fire and marine companies. But as it contemplates an enlargement of its charter so as to embrace life insurance in its usual extent and acceptance, we have placed it in this part of our Report, and its statement of assets may be found in the abstract. This special insurance of life and limb against what are called accidents, has achieved considerable popularity in England, where it has existed for several years. It has not been entirely untried in this country, but seems not till lately to have attracted sufficient skill and capital to give it a fair chance of success. The institution above referred to appears to have men of good character for its officers, a sound and sufficient capital, and to charge rates that will give it stability and profit, should it find sufficient business. If the risks to life and limb really justify such rates of insurance, one may well marvel why the people do not rise in mass and demand such legislation as will diminish them, or organize themselves into societies of mutual protection and insurance. But if the evil exists, and stock insurance is the only protection available, there may be reason why, if we have one such company, we should have more than one.

The Widows' and Orphans' Benefit, is a company organized under the general insurance law of New York, without any marked difference that we are aware of, from the general brood of companies of which that Act has been so prolific. We must refer to former reports for comments on the peculiar features of these companies, with the single remark, that the widows and orphans interested in them, have more to hope from public opinion and future State or National supervision, than from any restrictions upon the power of the stockholders in these charters, wisely placed there by the legislature which has granted them by the wholesale.

The Universal, a new company turned out by the same piece of legislative machinery, stands before the public with a charter which may well command special admiration. It is proper to

say here that the corporators of this, as well as of the company above named, are gentlemen of the highest respectability, and of great experience in life insurance. For this very reason none better than they will appreciate the force of the remarks we feel called on to make. A part of the business they propose is that of insuring at advanced rates, such portion of the lives rejected by other offices as they may consider properly insurable in that way. This has been practised with apparent safety to the company and benefit to the public by several companies in England, and that it is desirable here, no one who has any faith in life insurance or acquaintance with the business can doubt. It is equally plain that if capital is required to start an ordinary life insurance company, it must be still more requisite for one that is to deal with deteriorated lives. But this company not only starts with a capital, but provides that the surplus or profit, all of which belongs to the stockholders, shall, after paying an interest of three and a half per cent. semi-annually on the original capital of \$200,000, be allowed to accumulate as a guarantee to the policy-holders till the whole amounts to \$2,000,000, at which point it shall be permanently maintained. Always the whole surplus over that is to be divided among the stockholders. These gentlemen know very well that, if they keep a premium reserve which is faithful to the assumptions they make in fixing the premiums for which they insure either healthy or diseased lives, the more business they do the less they will need even the capital they start with, to make good all their contracts with their policy-holders. With success enough to justify the enterprise at all, the time will soon come when the capital, as distinct from the accumulated premiums, makes no material part of the policy-holder's security, and is really not needed for that purpose. Its only valuable function will then be to supply that motive and unity of action to the board of direction, which is sometimes supposed to be lacking in purely mutual companies. Why then should the guarantee be increased? We can imagine no reason, pertaining to the legitimate business of the company, except to use the fact to inspire confidence and attract business, when really valid and sufficient arguments fail. In other words, to practise on that popular prejudice which is carried away with sums of more than six places, without knowing

whether or not they are sufficient, or whether sums of five or six places would not be just the same to them. By many, very shrewd men, no doubt, and seeing deeply into human nature, it is considered important in a practical view, somehow or other to get into a charter the word million, in the singular or plural; whether it be in an actual or prospective sense. In either sense, it is held to be of immediate use. Hence the immense subscribed capitals we read of, paid one or two shillings out of twenty. But if the thing is really not needed, why work either with the thing or the name of it? Is sophistry to be used by public benefactors and sanctioned by legislatures because it is effective?

But there are public interests, too readily seen to need specification here, which oppose all unnecessary accumulations of capital, especially of a permanent kind in the hands of close corporations.

We have no disposition to deny that in the present want of practical knowledge as to the application of life insurance to invalid lives, a legislature, to secure a safe and thorough experiment, may be justified in dealing more liberally with capitalists than our general statute does in regard to ordinary life insurance. The policy of that statute is to secure insurance to healthy lives as nearly at cost as may be. Have the hard-working men whose lives are sadly embittered and shortened by overaction or disease, no claim to be embraced in such a policy? Must they be left entirely to the arts and speculation of enterprising capitalists? It seems to us that in a community where patriotism and public spirit are so rife, and wealth so abundant, the requisite capital could not long be wanting, though it were restricted by charter from ever making more than the maximum of ordinary safe investments, or say ten per cent. as the outside. Whatever other States may see fit to do, we trust that Massachusetts will maintain the wise and humane policy of her general statute, and keep life insurance substantially on the basis of mutuality, or a return of the main part of the surplus to the insured. No company insuring invalid lives can be prevented from insuring sound lives also, and to grant the privilege of unrestricted profit to guarantee capital, as a consideration for issuing policies at advanced rates to invalids, is to give a license to entice the best lives away from the mutual

companies by a reduction of premium which may still leave a wide margin for profit. The New York corporation, it deserves to be remarked, is composed chiefly of the officers and trustees of some of the oldest and most successful mutual companies in that city, gentlemen who, any time in the last ten years, could have been found vehemently applauding the mutuality of their own offices, and disapproving the creation of new ones, especially on the stock principle. With the profoundest respect for their integrity, one may wonder why they should, by making the whole of the surplus of the new company the property of the stockholders, and largely becoming such themselves, seem to place themselves under a temptation to reject sound lives from the successful mutual companies of which they are the guardians. We cannot bring ourselves to think, that the enterprise in this shape is particularly worthy of encouragement, much less of imitation.

Human life is too sacred an interest; it has too many relations besides the pecuniary, too much of the value that transcends arithmetic; and we hear too often of exhumations to test the validity of life policies, to trust it to the stock-market, like coal, copper or petroleum.

All of which is respectfully submitted.

ELIZUR WRIGHT,  
GEO. W. SARGENT,  
*Insurance Commissioners.*

Boston, March 27, 1865.

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**LIFE COMPANIES.**

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	BERKSHIRE LIFE. Pittsfield.	JOHN HANCOCK LIFE. Boston.	MASSACHUSETTS HOSPITAL LIFE. Boston.
Amount insured by existing policies, . . . . .	\$2,648,850 00	\$1,644,000 00	\$43,800 00
Net present value of existing policies, . . . . .	288,884 63	70,468 83	11,670 66
Amount of losses ascertained and unpaid, claimed, whether acknowledged as due or not by the Company, . . . . .	- - - - -	- - - - -	- - - - -
Amount due from the Company on its declared, promised, or acknowledged indebtedness, or other claims, including dividends, bonuses on distribution of surplus, or as profits, . . . . .	- - - - -	970 00	- - - - -
Present value of annuities due from the Company, . . . . .	- - - - -	6,139 00	104,041 92
Full amount of Assets of the Company, . . . . .	366,281 59	207,515 42	623,387 14
Amount of Bank Stock owned by the Company, . . . . .	22,000 00	24,971 00	- - - - -
of Railroad Stock owned by the Company, . . . . .	- - - - -	- - - - -	6,048 71
of Railroad Bonds owned by the Company, . . . . .	- - - - -	- - - - -	16,210 55
invested in real estate, . . . . .	- - - - -	- - - - -	6,443 84
loaned on mortgage of real estate, . . . . .	75,600 00	8,000 00	212,983 18
loaned on notes secured by collaterals of personal property, . . . . .	- - - - -	500 00	75,129 24
loaned without collaterals, . . . . .	7,600 00	- - - - -	- - - - -
of all other investments, . . . . .	261,081 59	174,044 42	307,571 62
received for premiums the past year, . . . . .	102,676 87	101,618 18	1,180 60

Amount received for premiums in cash,	.	.	.	.	\$79,857 37	\$45,545 79	\$1,130 60
received for premiums in promissory notes, or securities,	.	.	.	.	22,819 00	56,067 39†	-
received for interest the past year,	.	.	:	.	26,077 92	24,288 15	37,620 44
paid for interest the past year,	.	.	.	.	4,480 00*	6,080 00	-
of guarantee funds in cash,	.	.	.	.	64,000 00	100,000 00	-
in subscription notes,	.	.	.	.	-	-	-
paid for expenses, taxes and commissions, the past year,	.	.	:	.	14,697 95	14,587 11‡	-

\* Dividend of 7 per cent. on guarantee capital.

† Including \$45,639.06 on account of one payment premiums.

‡ Expenses, \$6,626.96; commissions, \$6,382.15; medical examinations, \$1,128.

	MASSACHUSETTS MUTUAL LIFE Springfield.	NEW ENGLAND MUTUAL LIFE Boston.	STATE MUTUAL LIFE Worcester.
Amount insured by existing policies, . . . . .	\$10,488,980 00	\$24,849,481 00	\$8,211,267 03
Net present value of existing policies, . . . . .	581,895 95	2,040,947 96	516,652 82
Amount of losses ascertained and unpaid, . . . . .	15,500 00	45,900 00	700 00
Amount of losses ascertained and unpaid, . . . . . claimed, whether acknowledged as due or not by the Company, . . . . .	20,500 00	- -	2,100 00
Amount due from the Company on its declared, promised, or acknowledged indebtedness, or other claims, including dividends, bonuses on distribution of surplus, or as profits, . . . . .	- -	227,787 38	5,674 00
Present value of annuities due from the Company, . . . . .	- -	- -	- -
Full amount of Assets of the Company, . . . . .	853,012 76	3,055,712 48	676,972 08
Amount of Bank Stock owned by the Company, . . . . .	24,007 75	168,765 00	112,563 00
of Railroad Stock owned by the Company, . . . . .	- -	82,011 00	- -
of Railroad Bonds owned by the Company, . . . . .	- -	6,700 00	13,558 50
invested in real estate, . . . . .	10,782 24	285,000 00	- -
loaned on mortgage of real estate, . . . . .	274,558 74	589,082 50	94,758 46
loaned on notes secured by collaterals of personal property, . . . . .	49,850 00	88,000 00	9,650 00
loaned without collaterals, . . . . .	2,350 00	- -	87,812 50
of all other investments, . . . . .	491,514 03	1,941,178 98	408,629 62
received for premiums the past year, . . . . .	843,246 80	759,133 88	72,865 10

Amount received for premiums in cash, . . . . .	\$228,149 84	\$440,525 44	\$69,859 42
received for premiums in promissory notes, or securities, . . . . .	115,096 96	818,607 94	7,631 76
received for interest the past year, . . . . .	50,548 91	221,942 57	49,320 73
paid for interest the past year, . . . . .	7,000 00	-	8,500 00
of guarantee funds in cash, . . . . .	100,000 00*	-	50,000 00
in subscription notes, . . . . .	-	-	50,000 00
paid for expenses, taxes and commissions, the past year, . . . . .	55,677 95	88,782 26	10,470 00

\* Paid in and invested in mortgages on unincumbered real estate, and in United States securities.

## A G G R E G A T E .

Amount insured by existing policies, . . . . .	\$42,881,328 03
Net present value of existing policies, . . . . .	3,460,465 85
Amount of losses ascertained and unpaid, . . . . .	62,100 00
claimed, whether acknowledged as due or not by the Company, . . . . .	22,600 00
Amount due from the Company on its declared, promised, or acknowledged indebtedness, or other claims, including dividends, bonuses on distribution of surplus, or as profits,	234,381 33
Present value of annuities due from the Company, . . . .	110,180 92
Full amount of Assets of the Company, . . . . .	5,782,881 47
Amount of Bank Stock owned by the Company, . . . . .	852,306 75
of Railroad Stock owned by the Company, . . . . .	38,059 71
of Railroad Bonds owned by the Company, . . . . .	36,469 05
invested in real estate, . . . . .	251,176 08
loaned on mortgage of real estate, . . . . .	1,254,962 88
loaned on notes secured by collaterals of personal property, . . . . .	218,129 24
loaned without collaterals, . . . . .	47,762 50
of all other investments, . . . . .	*3,584,015 26
received for premiums the past year, . . . . .	1,380,664 93
received for premiums in cash, . . . . .	865,067 96
received for premiums in promissory notes, or secu- rities, . . . . .	520,223 05
received for interest the past year, . . . . .	409,741 72
paid for interest the past year, . . . . .	21,010 00
of guarantee funds in cash, . . . . .	314,000 00
in subscription notes, . . . . .	50,000 00
paid for expenses, taxes and commissions, the past year, . . . . .	184,165 70

\* \$908,655 of United States government securities.

## REMARKS.

### BERKSHIRE LIFE INSURANCE COMPANY, PITTSFIELD.

[Incorporated, 1851—Charter perpetual.]

THOMAS F. PLUNKETT, *President.*

*Secretary,* BENJAMIN CHICKERING.

#### Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
100 shares Pittsfield Bank, . . .	\$100	\$10,000	\$110	\$11,000
50 " Agricultural Bank, Pittsfield, . . .	100	5,000	120	6,000
50 " Adams Bank, Adams, . . .	100	5,000	100	5,000
		<u>\$20,000</u>		<u>\$22,000</u>

#### Assets of the Company, November 1, 1864 :—

Bank stocks, (market value,) . . .	\$22,000 00
Loaned on mortgage of real estate, . . .	75,600 00
Loaned on notes without collaterals, . . .	7,600 00
United States bonds and securities, . . .	136,705 00
Stockbridge water bonds, 6 per cent., . . .	2,500 00
Premium loan on policies in force only, . . .	99,613 64
Cash on hand and on deposit in bank, . . .	7,675 11
Cash in hands of agents, . . .	7,632 79
Deferred semi-annual and quarterly premiums, . . .	1,975 00
Interest accrued on loans and investments, . . .	4,380 05
Office furniture, . . .	600 00
	<u>\$366,281 59</u>

### JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY, BOSTON.

[Incorporated, April 21, 1862.]

GEORGE P. SANGER, *President.*

*Secretary,* GEORGE B. AGER.

#### Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
60 shares National Bank, Boston, . . .	\$100	\$6,000	\$109 $\frac{1}{4}$	\$6,585
48 " First National Bank, Boston, . . .	100	4,300	115	4,945
34 " New England Bank, Boston, . . .	100	3,400	113	3,842
32 " Tremont Bank, Boston, . . .	100	3,200	112	3,584
60 " Continental Nat'l B'k, Boston, . . .	100	6,000	100 $\frac{1}{4}$	6,015
		<u>\$22,900</u>		<u>\$24,971</u>

## Assets of the Company, November 1, 1864 :—

Bank stocks, (market value,) . . . . .	\$24,971 00
Loaned on mortgage of real estate, . . . . .	8,000 00
Loaned on notes secured by collaterals of personal property, . . . . .	500 00
United States stocks, (market value,) . . . . .	47,551 25
United States Certificates of Indebtedness, . . . . .	15,680 00
State of Maine bonds, (market value,) . . . . .	3,000 00
State of New Hampshire bonds, (market value,) . . . . .	5,000 00
State of Vermont bonds, (market value,) . . . . .	5,000 00
State of Rhode Island bonds, (market value,) . . . . .	10,000 00
State of Connecticut bonds, (market value,) . . . . .	5,000 00
Portland City scrip, (market value,) . . . . .	1,010 00
Accrued interest on investments, . . . . .	2,754 41
Cash in bank, . . . . .	14,256 16
Premium notes secured by collateral in the policies, . . . . .	56,067 89
Due from agents, . . . . .	1,420 23
Deferred premiums, semi-annual and quarterly, . . . . .	5,775 70
Premiums due but not paid on policies now in force, . . . . .	1,529 28
	<hr/> \$207,515 42

MASSACHUSETTS HOSPITAL LIFE INSURANCE COMPANY,  
BOSTON.

[Incorporated, Feb. 14, 1818—Additional Acts, June 14, 1828; Jan. 17, 1834; March 4, 1859.]

GEORGE W. LYMAN, *President.**Secretary,* MOSSES L. HALE.CHARLES G. LORING, *Actuary.*

## Assets of the Company, November 1, 1864 :—

Railroad stock, (market value,) . . . . .	\$6,048 71
Railroad bonds, (market value,) . . . . .	16,210 55
Real estate, . . . . .	5,443 84
Loaned on mortgage of real estate, . . . . .	212,983 18
Loaned on notes secured by collaterals of personal property, . . . . .	75,129 24
United States Treasury Notes and stock, . . . . .	283,544 77
Massachusetts State loan, . . . . .	9,883 60
Boston City loan, . . . . .	3,810 69
Roxbury City loan, . . . . .	5,141 41
Cash on hand, . . . . .	5,191 15
	<hr/> \$628,387 14

**MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY,  
SPRINGFIELD.**

[Incorporated, May 15, 1861.]

**CALEB RICE, President.**

**Secretary, F. B. BACON.**

**Bank Stocks owned by the Company :—**

	Par value per share.	Par value.	Market value per share.	Market value.
48 shares Bank of Commerce, Boston, . .	\$100	\$4,800	\$102.19	\$4,894½
25 " Webster Bank, Boston, . . . .	100	2,500	105	2,625
15 " Eliot Bank, Boston, . . . .	100	1,500	101.50	1,522½
42 " Second Nat'l Bank, Springfield, . .	100	4,200	100.50	4,221
15 " Pyncheon Bank, Springfield, . . .	100	1,500	98	1,475
50 " First Nat'l Bank, Springfield, . . .	100	5,000	100	5,000
3 " Agawam Bank, Springfield, . . . .	100	300	105	315
20 " Holyoke Bank, Northampton, . . .	100	2,000	102.50	2,050
24 " Cabot Bank, Chicopee, . . . .	100	2,400	100.25	2,406
		<u>\$23,700</u>		<u>\$24,007½</u>

**Assets of the Company, November 1, 1864 :—**

Bank stocks, (market value,) . . . .	\$24,007 75
Real estate, . . . . .	10,782 24
Loaned on mortgage of real estate, . . .	274,558 74
Loaned on notes secured by collaterals of personal property, . . . . .	49,850 00
Loaned on notes without collaterals, . . .	2,350 00
Loaned on notes secured by lien on policy, . .	248,014 49
Deferred premiums and agents' balances, . .	88,267 05
United States securities, . . . . .	110,719 51
Michigan State bond, . . . . .	1,000 00
Interest accrued on investments, . . . .	27,000 00
Cash on hand, . . . . .	16,512 98
	<u>\$853,012 76</u>

**NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY,  
BOSTON.**

[Incorporated, April 1, 1835.]

**BENJAMIN F. STEVENS, Vice President.**

**Secretary, JOSEPH M. GIBBENS.**

**Bank Stocks owned by the Company :—**

	Par value per share.	Par value.	Market value per share.	Market value.
240 shares Eagle Bank, Boston, . . . .	\$100	\$24,000	\$112	\$26,880
150 " State Bank, Boston, . . . .	60	10,800	62	11,160
240 " Tremont Bank, Boston, . . . .	100	24,000	112	26,880
		<u>\$58,800</u>		<u>\$64,920</u>
<i>Amounts carried forward,</i> . . . .				



		Par value per share.	Par value	Market value per share.	Market value.
<i>Amounts brought forward, . . .</i>			\$58,800		\$64,920
219 shares	Bay State Bank, Lawrence, .	\$75	16,425	\$75	16,425
113 "	Merchants' Bank, Boston, .	100	11,800	100	11,800
250 "	National Bank, Boston, .	100	25,000	100	25,000
100 "	Hide and Leather B'k, Boston, .	100	10,000	110	11,000
100 "	Revere Bank, Boston, .	100	10,000	110	11,000
50 "	Continental Bank, Boston, .	100	5,000	100	5,000
50 "	Harvard Bank, Cambridge, .	100	5,000	105	5,250
79 "	City Bank, Lynn, .	100	7,900	105	8,295
21 "	Massachusetts Bank, Boston, .	250	5,250	275	5,775
48 "	Atlantic Bank, Boston, .	100	4,800	100	4,800
			<hr/> \$159,475		<hr/> \$168,765

## Railroad Stocks :—

105 shares	Boston and Maine Railroad, .	\$100	\$10,500	\$131½	\$13,755
28 "	Boston and Providence R. R.,	100	2,800	142	3,976
120 "	Fitchburg Railroad, .	100	12,000	119	14,280
			<hr/> \$25,300		<hr/> \$32,011

## Railroad Bonds :—

Rutland and Burlington Railroad first mortgage bonds, . . . . .		\$10,000		\$6,700
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## Assets of the Company, November 1, 1864 :—

Bank stocks, (market value,) . . . . .	\$168,765 00
Railroad stocks, (market value,) . . . . .	32,011 00
Railroad bonds, (market value,) . . . . .	6,700 00
Real estate, . . . . .	235,000 00
Loaned on mortgage of real estate, . . . . .	589,062 50
Loaned on notes secured by collaterals of personal property, . . . . .	83,000 00
Cash in Merchants' National Bank, Boston, .	43,501 52
34 shares Boston Gas Light Co., (par \$17,000,) .	25,500 00
5 " Dwight Manufac'g Co., (market val.,) .	3,000 00
5 " Mass. Cotton Mills, (market value,) .	4,000 00
Albany City 6 per cent. bonds, (market value,) .	31,620 00
Portland City 6 per cent. bonds, (market value,) .	7,420 00
Boston City 6 per cent. bonds, (market value,) .	6,000 00
Chelsea City 6 per cent. bonds, (market value,) .	57,000 00
Nashua City 6 per cent. bonds, (market value,) .	23,400 00
New York City 5½ per ct. bonds, (market val.,) .	7,400 00
Lawrence City scrip, (market value,) . . . . .	39,000 00
Rockport Town scrip, (market value,) . . . . .	25,000 00
Massachusetts loan, (temporary, 6 per cent.,) (market value,) . . . . .	75,000 00

*Amount of Assets carried forward, . . .* \$1,462,380 02

<i>Amount of Assets brought forward,</i>	\$1,462,380 02
New Hampshire State scrip, 6 per cent., (market value,) . . . . .	62,000 00
Roxbury City scrip, 6 per cent., (market value,) . . . . .	61,000 00
Hartford City scrip, 6 per cent., (market value,) . . . . .	36,000 00
Connecticut State scrip, 6 per ct., (market val.,) . . . . .	6,200 00
Rhode Island State scrip, 6 per ct., (market val.,) . . . . .	60,000 00
Loan to Town of Malden, 6 per cent., (market value,) . . . . .	20,000 00
Loan to City of Charlestown, 6 per ct., (market value,) . . . . .	21,000 00
Loan to Town of Needham, 6 per cent., (market value,) . . . . .	12,000 00
United States stock, 5 and 6 per cent., (market value,) . . . . .	340,000 00
United States Certificates, 6 per cent., . . . . .	60,000 00
Premium notes secured by collateral in the policies, . . . . .	724,713 46
Outstanding premiums and amounts due from agents on policies in force, October 3, 1864, not included in the above list of assets, . . . . .	172,419 00
Interest accrued on investments to October 31, 1864, but not paid or included in the above assets, . . . . .	18,000 00
	<hr/> \$3,055,712 48

## STATE MUTUAL LIFE ASSURANCE COMPANY, WORCESTER.

[Incorporated, March 16, 1844.]

ISAAC DAVIS, *President.**Secretary,* CLARENDON HARRIS.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
58 shares Millbury Bank, Millbury, . . . . .	\$100	\$5,800	\$100	\$5,800
79 " Grafton Bank, Grafton, . . . . .	100	7,900	100	7,900
50 " Leicester Bank, Leicester; . . . . .	100	5,000	110½	5,525
20 " Northboro' Bank, Northboro', . . . . .	100	2,000	100	2,000
40 " City Bank, Worcester, . . . . .	100	4,000	100	4,000
20 " Central Bank, Worcester, . . . . .	100	2,000	100	2,000
187 " Quinsigamond B'k, Worcester, . . . . .	100	18,700	100½	18,790
100 " Howard Bank, Boston, . . . . .	100	10,000	102½	10,262½
50 " Webster Bank, Boston, . . . . .	100	5,000	105½	5,275
75 " Hide and Leather B'k, Boston, . . . . .	100	7,500	105	7,875
50 " Bank of the Republic, Boston, . . . . .	100	5,000	101½	5,062½
50 " Safety Fund Bank, Boston, . . . . .	100	5,000	100	5,000
<i>Amounts carried forward,</i> . . . . .		<hr/> \$77,900		<hr/> \$79,490

<i>Amounts brought forward,</i>		\$77,900		\$79,490
50 shares	Continental Bank, Boston,	\$100	5,000	\$100½ 5,012½
50 "	Shawmut Bank, Boston,	100	5,000	100½ 5,025
45 "	Revere Bank, Boston	100	4,500	101¼ 4,561¼
40 "	Eliot Bank, Boston,	100	4,000	101¼ 4,075¼
45 "	Atlantic Bank, Boston,	100	4,500	97¼ 4,898¼
100 "	Third Nat'l Bank, Springfield,	100	10,000	100 10,000
			<u>\$110,900</u>	<u>\$112,563</u>

## Assets of the Company, November 1, 1864 :—

Bank stocks, (market value,) . . . . .	\$112,563 00
Norwich and Worcester Railroad bonds, . . . . .	18,558 50
Loaned on mortgage of real estate, . . . . .	94,758 46
Loaned on notes secured by collaterals of personal property, . . . . .	9,650 00
Loaned without collaterals, . . . . .	37,812 50
United States bonds and Certif. of Indebtedness, . . . . .	198,000 00
Loan to the State of Massachusetts, . . . . .	71,000 00
State of Vermont bonds, . . . . .	5,025 00
Loans to cities and towns, . . . . .	65,000 00
Guarantee capital stock notes, . . . . .	50,000 00
Deferred premiums, . . . . .	7,631 76
Balances in the hands of agents, . . . . .	3,602 78
Interest accrued but not due, . . . . .	9,188 00
Cash deposited in Quinsigamond Bank, . . . . .	4,184 08
	<u>\$676,972 08</u>

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**FOREIGN LIFE COMPANIES.**

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	ETNA LIFE. Hartford, Conn.	CHARTER OAK LIFE. Hartford, Conn.	CONNECTICUT MUTUAL LIFE. Hartford, Conn.	EQUITABLE LIFE. New York.	GERMANIA LIFE. New York.
Amount insured by existing policies, . . . . .	\$13,513,220 00	\$9,139,052 33	\$57,956,793 00	\$15,298,050 00	\$8,255,385 78
Net present value of existing policies, . . . . .	528,598 83	648,902 91	4,694,221 07	612,067 95	253,020 18
Amount of losses ascertained and unpaid, . . . . .	15,000 00	17,000 00	129,562 00	13,000 00	8,000 00
claimed, whether acknowledged as due or not by the Company, . . . . .	-	-	157,562 00	13,000 00	-
Amount due from the Company on its declared, promised, or acknowledged indebtedness, or other claims, includ- ing dividends, bonuses on distribution of surplus, or as profits, . . . . .	8,691 14	75,480 00	135,727 00	4,000 00	1,287 82
Present value of annuities due from the Company, . . . . .	2,013 46	-	-	-	5,380 47
Full amount of Assets of the Company, . . . . .	784,411 54	966,174 49	7,225,040 16	908,926 00	467,600 76
Amount of Bank Stock owned by the Company, . . . . .	8,378 00	171,000 00	73,355 00	-	-
of Railroad Stock owned by the Company, . . . . .	8,456 00	-	26,620 00	-	-
of Railroad Bonds owned by the Company, . . . . .	6,400 00	-	-	-	-
invested in real estate, . . . . .	12,000 00	-	63,229 13	870,000 00	-
loaned on mortgage of real estate, . . . . .	109,902 50	44,627 78	1,884,227 90	-	225,950 00
loaned on notes secured by collaterals of personal property, . . . . .	92,930 44	8,622 07	105,877 98	-	-
loaned without collaterals, . . . . .	-	9,687 88	2,238,704 39	-	-
of all other investments, . . . . .	551,344 60	732,287 31	3,388,525 76	538,926 00	241,650 76

Amount received for premiums the past year, . . .	\$533,473 80	\$878,413 72	\$2,005,483 82	\$540,237 10	\$273,866 30
received for premiums in cash, . . .	290,188 70	268,883 97	1,098,627 55	505,660 40	204,363 22
received for premiums in promissory notes, or securities, . . .	243,289 90	109,529 75	906,856 27	84,576 70	- -
received for interest the past year, . . .	39,849 80	42,116 72	626,339 95	39,051 76	21,007 19
paid for interest the past year, . . .	13,500 00*	8,000 00	- -	7,213 50	21,000 00
of guarantee funds in cash, . . .	60,600 00	- -	- -	100,000 00	200,000 00
in subscription notes, . . .	89,400 00	- -	- -	- -	- -
paid for expenses, taxes and commissions, the past year, . . .	90,479 40†	56,204 34	275,888 78	105,594 94	68,193 47

\* Dividend to Stockholders for the year 1862 and 1863 not paid in cash, but endorsed upon the stock notes.

† Commissions, \$53,549.70; expenses, \$36,420.88; exchange, \$450; medical examinations, \$5,969.50; taxes, \$2,534.57; stamp tax, \$1,664.30.

	GUARDIAN LIFE. New York.	HOME LIFE. Brooklyn, N. Y.	KNICKERBOCKER LIFE. New York.	MANHATTAN LIFE. New York.
Amount insured by existing policies, . . . . .	\$5,471,738 00	\$9,738,400 00	\$5,431,313 00	\$20,849,741 00
Net present value of existing policies, . . . . .	189,045 21	350,144 83	812,313 42	1,402,591 04
Amount of losses ascertained and unpaid, claimed, whether acknowledged as due or not by the Company, . . . . .	18,000 00	- -	2,000 00	- -
Amount due from the Company on its declared, promised, or acknowledged indebtedness, or other claims, includ- ing dividends, bonuses on distribution of surplus, or as profits, . . . . .	18,000 00	5,000 00	5,000 00	92,900 00
Present value of annuities due from the Company, . . . . .	201 25	27,928 24	2,564 97	58,242 41
Full amount of Assets of the Company, . . . . .	- -	16,959 02	- -	4,586 86
Amount of Bank Stock owned by the Company, . . . . .	302,064 78	578,379 57	502,738 36	1,928,310 23
of Railroad Stock owned by the Company, . . . . .	- -	- -	- -	10,135 00
of Railroad Bonds owned by the Company, . . . . .	- -	- -	- -	- -
invested in real estate, . . . . .	- -	- -	- -	- -
loaned on mortgage of real estate, . . . . .	10,750 00	45,000 00	14,000 00	124,778 74
loaned on notes secured by collaterals of personal property, . . . . .	- -	- -	70,216 51	291,975 00
loaned without collaterals, . . . . .	- -	- -	96,791 88	753,366 49
of all other investments, . . . . .	291,314 78	538,379 57	24,020 38	- -
			297,704 59	748,055 00

Amount received for premiums the past year, . . .	\$200,554 20	\$325,649 39	\$186,486 77	\$691,151 08
received for premiums in cash, . . .	128,215 86	203,827 80	132,805 81	426,575 66
received for premiums in promissory notes, or securities, . . .	77,388 84	121,822 09	54,180 96	264,575 42
received for interest the past year, . . .	17,112 88	39,653 02	28,040 06	100,315 15
paid for interest the past year, . . .	16,600 89	8,750 00	7,086 01	7,211 80
of guarantee funds in cash, . . .	125,000 00	125,000 00	100,000 00	100,000 00
in subscription notes, . . .	- -	- -	- -	- -
paid for expenses, taxes and commissions, the past year, . . .	65,981 40	70,970 56	55,022 10*	114,235 65

\* This includes \$5,485.04 paid for brokerage commissions on policies, on which no renewal commission is to be paid hereafter.



	MUTUAL BENEFIT LIFE. Newark, N. J.	MUTUAL LIFE. New York.	NATIONAL LIFE. Montpelier, Vt.	NEW YORK LIFE. New York.
Amount insured by existing policies, . . . . .	\$51,368,627 00	\$59,650,764 46	\$2,684,817 73	\$33,670,286 00
Net present value of existing policies, . . . . .	4,154,641 69	9,151,134 55	264,284 24	2,865,218 91
Amount of losses ascertained and unpaid, . . . . .	217,200 00	104,094 98†	- -	50,500 00
claimed, whether acknowledged as due or not by the Company, . . . . .	222,200 00	- -	1,000 00	42,100 00
Amount due from the Company on its declared, promised, or acknowledged indebtedness, or other claims, includ- ing dividends, bonuses on distribution of surplus, or as profits, . . . . .	951,439 43	66,937 45†	128 00	182,307 95*
Present value of annuities due from the Company, . . . . .	6,665 70	52,919 28	- -	6,935 47
Full amount of Assets of the Company, . . . . .	6,580,234 48	11,462,454 38	425,286 24	8,885,011 18
Amount of Bank Stock owned by the Company, . . . . .	- -	- -	34,090 00	54,901 00
of Railroad Stock owned by the Company, . . . . .	- -	- -	- -	- -
of Railroad Bonds owned by the Company, . . . . .	- -	- -	- -	2,000 00
invested in real estate, . . . . .	79,359 56	647,875 85	4,794 51	155,055 12
loaned on mortgage of real estate, . . . . .	1,822,647 53	4,738,955 37	145,085 41	286,370 00
loaned on notes secured by collaterals of personal property, . . . . .	- -	- -	- -	- -
loaned without collaterals, . . . . .	- -	- -	5,455 93	- -
of all other investments, . . . . .	4,678,227 89	6,075,628 16	235,910 39	2,866,185 06

Amount received for premiums the past year, . . .	\$1,834,594 92	\$1,735,908 05	\$78,914 59	\$1,504,546 71
received for premiums in cash, . . .	1,156,002 69	4,192 52†	76,454 34	1,214,821 67
received for premiums in promissory notes, or securities, . . .	678,592 23	- -	2,460 25	280,225 04
received for interest the past year, . . .	360,027 69	777,355 74	28,458 91	198,240 52
paid for interest the past year, . . .	- -	- -	1,832 00	575 37
of guarantee funds in cash, . . .	- -	- -	25,000 00	- -
in subscription notes, . . .	- -	- -	- -	- -
paid for expenses, taxes and commissions, the past year, . . .	252,749 04	251,366 49§	14,268 58	248,158 62

• Includes all dividends the payment of which has been ordered by the Trustees.

† Not yet due, \$38,000; additions to same, \$15,004 98.

‡ Claims due, but not yet called for, \$25,000; additions to same, \$6,245 96; unclaimed post-mortem dividends, \$36,991 49.

§ Expenses, \$131,838 86; commissions, \$104,490 96; taxes, \$15,476 67.

¶ Annuities.

	NORTH AMERICA LIFE. New York.	NORTHWESTERN. MILWAUKEE, WIS.	PHOENIX MUTUAL LIFE. HARTFORD, CONN.	SECURITY LIFE. NEW YORK.
Amount insured by existing policies, . . . . .	\$4,299,850 00	\$7,979,275 41	\$6,538,059 00	\$3,882,128 00
Net present value of existing policies, . . . . .	134,616 21	298,035 69	320,420 19	101,124 76
Amount of losses ascertained and unpaid, . . . . .	11,000 00	5,500 00	12,800 00	7,000 00
claimed, whether acknowledged as due or not by the Company, . . . . .	-	10,500 00	-	9,000 00
Amount due from the Company on its declared, promised, or acknowledged indebtedness, or other claims, includ- ing dividends, bonuses on distribution of surplus, or as profits, . . . . .	2,239 00	20,173 72*	-	1,585 00
Present value of annuities due from the Company, . . . . .	-	-	-	1,090 20
Full amount of Assets of the Company, . . . . .	235,750 00	369,324 22	504,855 67	214,913 00
Amount of Bank Stock owned by the Company, . . . . .	-	-	70,244 50	-
of Railroad Stock owned by the Company, . . . . .	-	-	-	-
of Railroad Bonds owned by the Company, . . . . .	-	-	14,200 00	-
invested in real estate, . . . . .	-	-	-	-
loaned on mortgage of real estate, . . . . .	-	18,488 00	-	-
loaned on notes secured by collaterals of personal property, . . . . .	-	124,768 50	59,800 00	-
loaned without collaterals, . . . . .	-	3,000 00	-	-
of all other investments, . . . . .	235,750 90	106,705 50	-	-
		116,867 22	361,111 17	214,913 00

Amount received for premiums the past year, . . .	\$205,443 00†	\$296,610 40	\$150,725 48	\$106,987 13d
received for premiums in cash, . . .	- -	210,144 25	97,377 08	62,738 92
received for premiums in promissory notes, or securities, . . .	- -	86,466 15	53,348 40	44,250 21
received for interest the past year, . . .	14,528 78†	15,695 17	28,748 55‡	17,818 21
paid for interest the past year, . . .	- -	630 00	6,000 00a	7,865 00
of guarantee funds in cash, . . .	100,000 00	- -	16,000 00b	110,000 00
in subscription notes, . . .	- -	- -	84,000 00c	- -
paid for expenses, taxes and commissions, the past year, . . .	63,941 81	62,097 13	40,658 12	43,826 13

\* Including \$12,000 due on purchase of real estate—party would not receive the money. Total balance of dividend, \$6,173.72, (none of it due and payable until after the first of November.)

† Annual premiums, \$196,622.67; extra do., \$9,821.05.

‡ Not including purchased policies, \$608.44; cancelled premiums, \$14,888.89; re-insurance, \$4,960.08; paid claims by death, \$18,000; paid dividends, \$8,000.

§ Actually collected in cash.

a 6 per cent. on guarantee capital.

e Notes of Stockholders, amply secured.

b Paid up and invested in stocks and mortgages.

d Loss \$7,830.81 paid for re-insurance.

‡ Cr. balance of interest.

	UNION MUTUAL LIFE. Augusta, Me.	UNITED STATES LIFE. New York.	WASHINGTON LIFE. New York.	WIDOWS' AND OR- PHANS' LIFE. New York.
Amount insured by existing policies, . . . . .	\$9,645,365 00	\$9,855,596 82	\$4,892,600 00	\$77,000 00
Net present value of existing policies, . . . . .	719,028 85	735,116 59	178,456 51	2,089 28
Amount of losses ascertained and unpaid, . . . . .	7,500 00	5,500 00	15,000 00	-
claimed, whether acknowledged as due or not by the Company, . . . . .	7,500 00	5,500 00	-	-
Amount due from the Company on its declared, promised, or acknowledged indebtedness, or other claims, includ- ing dividends, bonuses on distribution of surplus, or as profits, . . . . .	4,204 00	90,000 00	1,219 17	12,186 07
Present value of annuities due from the Company, . . . . .	-	-	2,701 18	-
Full amount of Assets of the Company, . . . . .	1,083,832 13	1,252,065 68	841,008 57	218,718 09
Amount of Bank Stock owned by the Company, . . . . .	10,400 00	-	-	-
of Railroad Stock owned by the Company, . . . . .	-	-	-	-
of Railroad Bonds owned by the Company, . . . . .	-	-	-	-
invested in real estate, . . . . .	-	4,000 00	-	-
loaned on mortgage of real estate, . . . . .	278,708 00	890,800 00	81,400 00	-
loaned on notes secured by collaterals of personal property, . . . . .	381,379 54	126,571 98	-	-
loaned without collaterals, . . . . .	-	-	-	-
of all other investments, . . . . .	368,344 59	730,698 70	808,608 57	218,718 09

Amount received for premiums the past year, . . .	\$300,196 85	\$320,842 29	\$144,888 07	\$1,664 89
received for premiums in cash, . . .	177,821 97	-	-	1,664 39
received for premiums in promissory notes, or securities, . . .	122,374 88	-	-	-
received for interest the past year, . . .	51,768 75	91,528 67	19,784 20	112 50
paid for interest the past year, . . .	8,000 00*	7,000 00	8,762 00	-
of guarantee funds in cash, . . .	50,000 00	100,000 00	125,000 00	200,000
in subscription notes, . . .	50,000 00	-	-	-
paid for expenses, taxes and commissions, the past year, . . .	51,867 87	66,806 76†	47,374 41	4,346 08‡

\* Interest on guarantee capital.

‡ Including \$2,250 paid for lease of office.

† Expenses, \$31,396.39; taxes, \$2,537.50; commissions, \$30,861.97.

## A G G R E G A T E.

Amount insured by existing policies, . . . . .	\$339,688,562 03
Net present value of existing policies, . . . . .	27,410,067 86
Amount of losses ascertained and unpaid, . . . . .	633,156 98
claimed, whether acknowledged as due or not by the Company, . . . . .	584,262 00
Amount due from the Company on its declared, promised, or acknowledged indebtedness, or other claims, including dividends, bonuses on distribution of surplus, or as profits,	1,591,192 62
Present value of annuities due from the Company, . . . . .	99,251 14
Full amount of Assets of the Company, . . . . .	89,677,713 09
Amount of Bank Stock owned by the Company, . . . . .	432,503 50
of Railroad Stock owned by the Company, : . . . .	80,076 00
of Railroad Bonds owned by the Company, . . . . .	22,600 00
invested in real estate, . . . . .	1,493,580 01
loaned on mortgage of real estate, . . . . .	10,056,129 45
loaned on notes secured by collaterals of personal property, . . . . .	1,568,040 38
loaned without collaterals, . . . . .	2,379,573 48
of all other investments, . . . . .	*23,695,210 27
received for premiums the past year, . . . . .	11,816,642 86
received for premiums in cash, . . . . .	6,254,363 80
received for premiums in promissory notes, or secu- rities, . . . . .	3,089,923 09
received for interest the past year, . . . . .	2,557,554 02
paid for interest the past year, . . . . .	124,775 87
of guarantee funds in cash, . . . . .	1,536,600 00
in subscription notes, . . . . .	223,400 00
paid for expenses, taxes and commissions, the past year, . . . . .	2,050,471 80

\* Including \$11,969,493 of United States government securities.

## REMARKS.

### ÆTNA LIFE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated in 1853 as a Life Insurance Company; 1820 as Ætna Insurance Co. Annuity Fund;  
commenced business in 1860.]

**E. A. BULKLEY, President.**

**Secretary, T. O. ENDERS.**

**General Agent, L. E. WATERMAN, 27 State Street.**

#### Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
50 shares Ætna Bank, Hartford, Ct.,	\$100	\$5,000	\$108	\$5,150
10 " Farmers' and Mechanics' Bank, Hartford, Ct.,	100	1,000	118	1,180
10 " Phenix Bank, Hartford, Ct.,	100	1,000	116	1,160
8 " City Bank, Hartford, Ct.,	100	800	111	888
		\$7,800		\$8,378

#### Railroad Stocks :—

32 shares Connecticut River Railroad,	\$100	\$3,200	\$108	\$3,456
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#### Railroad Bonds :—

Indiana Central Railroad mortgage bonds,	\$5,000	}		\$6,400
Cleveland and Pittsburg Railroad bonds,	1,000			
	\$6,000			\$6,400

#### Assets of the Company, November 1, 1864 :—

Bank stocks, (market value,) . . . . .	\$8,378 00
Railroad Stocks, (market value,) . . . . .	8,456 00
Railroad bonds, . . . . .	6,400 00
Real Estate, . . . . .	12,000 00
Loaned on mortgage of real estate, . . . . .	109,902 50
Stockholders' notes secured by collaterals, . . . . .	89,400 00
Stockholders' notes not secured by collaterals, all endorsed, . . . . .	3,530 44
Racine City bonds, . . . . .	11,000 00
Hartford City bonds, . . . . .	5,500 00
United States $\frac{3}{8}$ bonds, . . . . .	121,800 00
United States 6 per cent. bonds of 1881, . . . . .	10,675 00
Loans upon policies and premium notes, . . . . .	289,514 55
Amounts due from agents and others, . . . . .	77,114 08
Cash on hand and in bank, . . . . .	12,737 58
Net value of re-insurance, . . . . .	9,376 44
Interest accrued, . . . . .	4,627 00
Office furniture, . . . . .	1,000 00
Deferred premiums, . . . . .	8,000 00
	\$784,411 54



# CHARTER OAK LIFE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated in 1850.]

JAMES C. WALKLEY, *President.*

*Secretary, SAMUEL H. WHITE.*

*General Agent, ARTHUR MERRILL, 27 State Street, Boston.*

## Bank Stocks owned by the Company:—

		Par value per share.	Par value.	Market value per share.	Market value.
50 shares	Mercantile B'k, Hartford, Ct.,	\$100	\$5,000	\$86	\$4,300
100 "	Hartford Bank, Hartford, Ct.,	100	10,000	143	14,300
125 "	Phenix Bank, Hartford, Ct.,	100	12,500	116	14,500
100 "	State Bank, Hartford, Ct.,	100	10,000	135	13,500
25 "	Charter Oak National Bank, Hartford, Ct.,	100	2,500	106	2,575
100 "	Merchants' B'k, St. Louis, Mo.,	100	10,000	100	10,000
100 "	Mechanics' B'k, St. Louis, Mo.,	100	10,000	100	10,000
100 "	Third Nat'l B'k, St. Louis, Mo.,	100	10,000	100	10,000
10 "	Norfolk Bank, Norfolk, Ct.,	100	1,000	100	1,000
100 "	City Bank, Hartford, Ct.,	100	10,000	112	11,200
25 "	Ætna Bank, Hartford, Ct.,	100	2,500	105	2,625
100 "	Connecticut River Bank, Hart- ford, Ct.,	50	5,000	80	8,000
600 "	Hartford Bank, Hartford, Ct.,	50	30,000	60	36,000
120 "	First Nat'l Bank, Chicago, Ill.,	100	12,000	125	15,000
150 "	Farmers' and Mechanics' Bank, Hartford, Ct.,	100	15,000	120	18,000
			<u>\$145,500</u>		<u>\$171,000</u>

## Assets of the Company, November 1, 1864:—

Bank stocks, (market value), . . . . .	\$171,000 00
Loaned on mortgage of real estate, . . . . .	44,627 73
Loaned on notes secured by collaterals of personal property, . . . . .	8,622 07
Loaned on notes without collaterals, . . . . .	9,687 38
Premium notes from insured members, . . . . .	256,463 66
Stock notes, approved by State Comptroller, . . . . .	50,000 00
Cash on hand and due from agents, . . . . .	49,236 52
Bills receivable on demand, bearing interest, . . . . .	62,048 68
Accrued interest, . . . . .	80,557 45
Deferred premiums, . . . . .	16,500 00
United States bonds, . . . . .	126,831 00
Connecticut State bonds, . . . . .	66,150 00
Connecticut Town and City bonds, . . . . .	55,850 00
San Francisco City and County bonds, . . . . .	16,100 00
Personal property and U. S. revenue stamps on hand, . . . . .	2,500 00
	<hr/>
	\$966,174 49

# CONNECTICUT MUTUAL LIFE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated, June 12, 1864.]

**JAMES GOODWIN, President.****Secretary, GUY R. PHELPS.****General Agent, EDWIN RAY, No. 20 State Street.****Bank Stocks owned by the Company :—**

	Par value per share.	Par value.	Market value per share.	Market value.
100 shares First National B'k, Hartford,	\$100	\$10,000	\$123	\$12,300
100 " City Bank, Hartford, . . . . .	100	10,000	110	11,000
100 " Merchants, Bank, New Haven,	50	5,000	50	5,000
15 " Phenix Bank, Hartford, . . . . .	100	1,500	116	1,740
10 " State Bank, Hartford, . . . . .	100	1,000	133	1,330
10 " Charter Oak Bank, Hartford,	100	1,000	101	1,010
25 " Ætna Bank, Hartford, . . . . .	100	2,500	103	2,575
200 " Fourth Nat'l Bank, New York,	100	20,000	92	18,400
200 " Central Bank, New York, . . . . .	100	20,000	100	20,000
		<hr/> \$70,000		<hr/> \$73,355

**Railroad Stock :—**

96 shares Hartford and New Haven R. R.,	\$100	\$9,600	\$220	\$21,120
50 " Connecticut River Railroad, . . . . .	100	5,000	110	5,500
		<hr/> \$14,600		<hr/> \$26,620

**Assets of the Company, November 1, 1864 :—**

Bank stocks, (market value,) . . . . .	\$73,355 00
Railroad stocks, (market value,) . . . . .	26,620 00
Loaned to the State of Connecticut, . . . . .	850,000 00
United States bonds, . . . . .	2,049,750 00
State of Connecticut bonds, . . . . .	412,000 00
15 bonds Evansville City, Iowa, . . . . .	15,000 00
Real estate, . . . . .	63,229 18
Loaned on mortgage of real estate, . . . . .	1,384,227 90
Loaned on collateral secured by personal prop- erty, . . . . .	105,377 98
Premium notes of insured members, bearing 6 per cent. interest, . . . . .	2,233,704 39
Cash on deposit and in the hands of agents, . . . . .	334,085 58
Accrued interest, . . . . .	148,361 93
Interest, part due and unpaid, . . . . .	27,437 00
15 bonds Evansville, Ind., and Cleveland R. R., (par value \$15,000,) . . . . .	1,891 25
	<hr/> \$7,225,040 16

# **EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES, NEW YORK.**

[Incorporated in 1859.]

**WILLIAM C. ALEXANDER, President.**      **Secretary, GEORGE W. PHILLIPS.**  
*General Agent, JAMES L. HALL, Boston.*

## **Assets of the Company, November 1, 1864 :—**

Loaned on mortgage of real estate, . . . .	\$370,000 00
United States Certificates of Indebtedness, . .	39,210 00
“ “ 5 per cent Bonds of 1874, . . . .	88,200 00
“ “ $\frac{1}{10}$ registered Bonds, . . . .	16,850 00
“ “ 6 per cent. registered Bonds, 1881, . .	64,350 00
“ “ $\frac{1}{10}$ coupon Bonds, . . . .	61,200 00
Due from agents, . . . . .	44,393 88
Premiums not paid on policies reported in force,	16,882 30
Loans on call secured by U. S. stocks, . . .	2,000 00
Deferred premiums, . . . . .	80,981 85
New York City stock, . . . . .	73,500 00
Accrued interest on bonds and mortgages, and	
loans on call, . . . . .	7,564 91
Personal property, . . . . .	3,000 00
Cash on hand, including premiums on gold, . .	41,298 49
	<hr/> \$908,926 43

# **GERMANIA LIFE INSURANCE COMPANY, NEW YORK.**

[Incorporated, April 10, 1860.]

**HUGO WESENDONCK, President.**      **Acting Secretary, FRED'K SCHWENDLER**  
*General Agent, HENRY C. LAUTERBACH, 118 Congress Street, Boston.*

## **Assets of the Company, November 1, 1864 :—**

Loaned on mortgage of real estate, . . . .	\$225,950 00
Cash on hand and in bank, . . . . .	3,092 22
Cash in United States Trust Co. of New York, .	22,245 00
Cash in Bank of California, San Francisco, .	11,011 65
Cash in Bank of Donohoe, Kelly & Co., San	
Francisco, . . . . .	7,350 00
United States 5 per cent. registered stock of 1874,	55,000 00
“ “ 6 per cent. coupon bonds of 1881, . .	11,000 00
Loans on call secured by collaterals of United	
States stock, . . . . .	27,850 00
Personal property, . . . . .	2,812 06
Interest accrued on bonds and mortgages, and on	
call loans, . . . . .	6,765 43
Premiums due and in hands of agents, . . .	25,021 32
Deferred premiums, . . . . .	69,503 08
	<hr/> \$467,600 76

## GUARDIAN LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated, March 10, 1859.]

WILLIAM H. PECKHAM, *President.**Secretary,* HENRY V. GAHAGAN.*General Agent,* THOMAS F. HOLDEN, No. 22 Congress Street.

## Assets of the Company, November 1, 1864:—

Loaned on mortgage of real estate, . . . . .	\$10,750 00
Cash on hand, . . . . .	7,584 75
United States stocks, . . . . .	108,824 48
Premium note account, . . . . .	127,727 58
Deferred premium account, about . . . . .	83,000 00
Due from agents, accrued interest on government stocks, &c., premium on gold, personal property, re-insurance, . . . . .	14,227 97
	<hr/> \$302,064 78

## HOME LIFE INSURANCE COMPANY, BROOKLYN, N. Y.

[Incorporated in 1860.]

WALTER S. GRIFFITH, *President.**Secretary,* GEORGE C. RIPLEY.*General Agent,* ARTHUR WILLIAM HOBART, 29 State Street.

## Assets of the Company, November 1, 1864:—

United States $\frac{3}{8}$ bonds, (market value,) . . . . .	\$69,360 00
“ “ 1867 & 1868 bonds, (market val.,) . . . . .	21,600 00
“ “ bonds of 1881, (market value,) . . . . .	48,780 00
“ “ 1881 Oregon war loan, . . . . .	10,600 00
“ “ $7\frac{1}{8}$ Treasury Notes, . . . . .	10,000 00
“ “ $\frac{1}{2}$ bonds, . . . . .	9,500 00
“ “ 1 year certificates, . . . . .	14,325 00
Loans on call secured by collaterals, . . . . .	20,817 53
Cash on hand, . . . . .	19,652 53
Premium notes secured by our policies, bearing interest at 7 per cent., . . . . .	263,574 90
Personal property, . . . . .	3,500 00
Loaned on mortgage of real estate, . . . . .	45,000 00
Interest accrued but not due, . . . . .	2,706 46
Unexpired re-insurance, . . . . .	116 57
Deferred premiums, (being balance of quarterly and half-yearly premiums for the year,) . . . . .	20,506 66
Due from agents and in course of transmission, . . . . .	18,359 92
	<hr/> \$578,379 57

**KNICKERBOCKER LIFE INSURANCE COMPANY, NEW YORK.**

[Incorporated, April, 1853.]

**ERASTUS LYMAN, President.****Secretary, GEORGE F. SNIFFEN.****General Agent, N. T. MERRITT, 19 Merchants' Exchange, Boston.**● **Assets of the Company, November 1, 1864 :—**

Real estate, . . . . .	\$14,000 00
Loaned on mortgage of real estate, . . . . .	70,216 51
Loaned on notes secured by collaterals of personal property, . . . . .	96,791 88
Loaned on notes secured by policies, &c., . . . . .	24,020 88
Furniture, . . . . .	1,849 52
Cash, . . . . .	18,326 48
Premium notes, . . . . .	121,672 16
Agents' accounts in course of collection, . . . . .	37,446 09
Premiums due but not yet received, . . . . .	8,080 08
Deferred premiums, . . . . .	9,927 58
Interest accrued and unpaid, . . . . .	4,035 86
Balances due the Company,* . . . . .	15,896 92
United States 6 per cent. stock, . . . . .	80,470 00
	<hr/>
	<b>\$502,733 36</b>

**MANHATTAN LIFE INSURANCE COMPANY, NEW YORK.**

[Incorporated in 1850.]

**HENRY STOKES, President.****Secretary, C. Y. WEMPLE.****General Agent, J. MASON EVERETT, No. 10 Phenix Building, Boston.****Bank Stocks owned by the Company :—**

	Par value per share.	Par value.	Market value per share.	Market value.
100 shares B'k of Commerce, New York, \$100	\$100	\$10,000	\$104	\$10,400
10 " Atlantic Bank, Brooklyn, . . . . . 50	50	500	63½	635
		<hr/>		<hr/>
		<b>\$10,500</b>		<b>\$11,035</b>

**Assets of the Company, November 1, 1864 :—**

Bank stocks, cost . . . . .	\$10,185 00
Real estate, . . . . .	124,778 74
Loaned on mortgage of real estate, . . . . .	291,975 00
Loaned on notes secured by policies of life insurance, . . . . .	753,866 49
Cash in bank and on hand, . . . . .	29,287 66

**Amount of Assets carried forward, . . . \$1,209,492 89**

\* \$3,002 of this is a payment made on account of a loan on bond and mortgage, the papers of which were not quite finished on the first of November.

<i>Amount of Assets brought forward, . . .</i>	<i>\$1,209,492 89</i>
Agents' accounts in course of collection and transmission, . . . . .	133,180 08
New York City and Brooklyn City 6 per cent., and Westchester 7 per cent. bonds, . . . . .	86,975 00
United States 6 per cent. bonds, . . . . .	180,412 50
“ “ 5 per cent. bonds, . . . . .	3,112 50
“ “ 7 $\frac{1}{4}$ Treasury Notes, . . . . .	45,781 25
“ “ 6 per cent. Certif. of Indebtedness, . . . . .	52,629 85
Temporary loans on U. S. and other stocks, . . . . .	149,400 00
Due by Southern agents, . . . . .	9,450 78
Commuted commissions, . . . . .	25,453 99
Interest and rents due and accrued, . . . . .	14,681 29
Premiums due and unpaid, and deferred premiums on policies in force, . . . . .	49,060 95
Furniture and revenue stamps, estimated, . . . . .	2,000 00
Market value of investments over cost, . . . . .	16,679 75
	<hr/> \$1,928,310 28

# MUTUAL BENEFIT LIFE INSURANCE COMPANY, NEWARK, N. J.

[Incorporated, January, 1845.]

LEWIS C. GROVER, *President.*

*Secretary,* EDWARD A. STRONG.

*General Agent,* JOSEPH B. PRINCE, No. 27 State Street, Boston.

<i>Assets of the Company, November 1, 1864:—</i>	
Cash on hand and in bank, . . . . .	\$34,987 59
Annuity bond of the State of Massachusetts, . . . . .	800 00
Brooklyn City bonds, . . . . .	50,000 00
Albany City bonds, . . . . .	25,000 00
Troy City bonds, . . . . .	17,000 00
New Jersey City and County bonds, . . . . .	906,442 82
United States securities, . . . . .	1,253,000 00
Loans on policies, . . . . .	1,984,310 63
Loans on scrip, . . . . .	4,045 08
Premiums, &c., in course of transmission, . . . . .	189,249 91
Real estate, . . . . .	79,359 56
Loaned on mortgage of real estate, . . . . .	1,822,647 58
Accrued interest on loans on policies in force, estimated at . . . . .	58,000 00
Accrued interest due on bonds and mortgages, and other cash securities, . . . . .	14,591 86
Accrued interest not due on bonds and mortgages, &c., estimated at . . . . .	72,000 00
Premiums due, not yet received, on policies due in September and October, 1864, . . . . .	118,800 00
	<hr/> \$6,580,234 48

## MUTUAL LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated, April 12, 1842.]

FREDERICK S. WINSTON, *President.**Secretary,* ISAAC ABBOTT.*General Agent,* BENJAMIN PERKINS, 39 *State Street, Boston.*

## Assets of the Company, November 1, 1864:—

Cash on hand and in bank, . . . . .	\$705,879 06
United States stocks, . . . . .	4,916,658 75
Balances due from agents, . . . . .	24,036 80
Real estate, . . . . .	647,875 85
Loaned on mortgage of real estate, . . . . .	4,738,955 87
Interest accrued but not due, . . . . .	163,400 00
Interest due, not paid, . . . . .	2,970 01
Deferred semi-annual and quarterly payments, . . . . .	225,000 00
Premiums on policies in force, due and unpaid, in course of transmission, . . . . .	37,679 04
	<hr/> \$11,462,454 88

## NATIONAL LIFE INSURANCE COMPANY, MONTPELIER, VT.

[Incorporated, November 13, 1848.]

JULIUS Y. DEWEY, *President.**Secretary,* GEORGE W. REED.*General Agent,* JAMES T. PHELPS, No. 9 *Merchants' Exchange, Boston.*

## Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
80 shares Webster Bank, Boston, . . . . .	\$100	\$3,000	\$100 $\frac{1}{2}$	\$3,025
60 " Bank of Commerce, Boston, . . . . .	100	6,000	101 $\frac{1}{2}$	6,075
101 " Market (Nat'l) Bank, Boston, . . . . .	100	10,100	100	10,100
57 " Merchants' Bank, Boston, . . . . .	100	5,700	100	5,700
93 " Missisquoi Bank, Vermont, . . . . .	50	4,650	55	5,115
55 " Vermont Bank, Vermont, . . . . .	50	2,750	65	3,575
20 " St. Albans Bank, Vermont, . . . . .	25	500	25	500
		<hr/> \$32,700		<hr/> \$34,090

## Assets of the Company, November 1, 1864:—

Bank stocks, (market value,) . . . . .	\$34,090 00
Real estate, . . . . .	4,794 51
Loaned on mortgage of real estate, . . . . .	145,035 41
Loaned on notes without collaterals, . . . . .	5,455 93
Premium notes, . . . . .	49,502 41
Vermont bonds and notes, . . . . .	32,000 00
United States 5 per cent. bonds, . . . . .	30,000 00
" " 6 per cent. bonds of 1881, . . . . .	55,640 00
" " $\frac{1}{10}$ bonds, . . . . .	30,800 00

*Amount of Assets carried forward, . . . . .* \$386,818 26

<i>Amount of Assets brought forward, . . .</i>	<i>\$386,818 26</i>
Agents' accounts, . . . . .	9,390 08
Cash and stamps, . . . . .	19,185 86
Premiums due and not paid, and semi-annual and quarterly premiums, . . . . .	4,573 88
Accrued interest, . . . . .	5,868 71
	<hr/> \$425,286 24

## NEW YORK LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated, May 21, 1841.]

MORRIS FRANKLIN, *President.**Actuary, WILLIAM H. BEERS.**General Agent, CHARLES E. KIMBALL, Lynn.*

## Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
50 shares Metropolitan B'k, New York, \$100	\$5,000	\$115	\$5,750	
280 " Merchants' Bank, New York, 50	14,000	112	15,680	
100 " Shoe and Leather B'k, N. Y., 100	10,000	99	9,900	
100 " Amer. Exchange B'k, N. Y., 100	10,000	118	11,800	
77 " Bank of America, New York, 100	7,700	183	10,241	
15 " Bank of the Republic, N. Y., 100	1,500	102	1,530	
	<hr/>	<hr/>	<hr/>	<hr/>
		\$48,200		\$54,901

## Railroad Bonds:—

	Par value.	Market val.
2 bonds Watertown and Rome Railroad, first mortgage, due 1881, . . . . .	\$2,000	\$2,000

## Assets of the Company, November 1, 1864:—

Bank stocks, (market value,) . . . . .	\$54,901 00
Railroad bonds, . . . . .	2,000 00
Real estate, . . . . .	155,055 12
Loaned on mortgage of real estate, . . . . .	286,870 00
New York Central Park loan, . . . . .	26,500 00
140 shares Delaware and Hudson Canal Co., . . . . .	28,420 00
United States 5 per cent. bonds of 1874, . . . . .	30,000 00
" " 6 per ct. bonds of 1881, (regist'd,) . . . . .	618,082 50
" " 6 per ct. bonds of 1881, (coupon,) . . . . .	102,480 00
" " 7 $\frac{1}{8}$ Treasury Notes, . . . . .	50,000 00
" " $\frac{1}{8}$ bonds, . . . . .	100,500 00
" " Certificates of Indebtedness, . . . . .	355,725 00
New York City bonds, . . . . .	40,000 00
Cash, . . . . .	28,098 84
Loans secured by stocks, . . . . .	224,950 00
Premium notes, . . . . .	954,674 43
Due from agents, . . . . .	117,135 91
Quarterly and semi-annual premiums, due subse- quent to November 1st, . . . . .	151,617 44
Interest accrued to November 1st, . . . . .	58,000 94
	<hr/>
	\$3,385,011 18



## NORTH AMERICA LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated in 1862.]

N. D. MORGAN, *President.**Secretary, T. T. MERWIN.**General Agent, GEORGE COOKE, 15 Traveller Building, State St., Boston.*

## Assets of the Company, November 1, 1864 :—

Cash on hand and in bank, . . . . .	\$4,506 61
Premium loans, . . . . .	55,528 68
United States 6 per cent. bonds, . . . . .	127,112 72
Legal tender notes, . . . . .	1,161 00
Corporate bond, . . . . .	100 00
Office furniture, . . . . .	2,210 18
Bills receivable, . . . . .	388 09
Agents' accounts, . . . . .	14,687 53
Deferred premiums, . . . . .	30,056 09
	<hr/> \$235,750 90

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY,  
MILWAUKIE, WIS.

[Incorporated, March 2, 1857—Organized, November 25, 1858—Re-organized, April 1, 1859.]

S. S. DAGGETT, *President.**Secretary, A. W. KELLOGG.**General Agent, ALFRED K. HILLS, No. 4 Congress Street.*

## Assets of the Company, November 1, 1864 :—

Real estate, . . . . .	\$18,488 00
Loaned on mortgage of real estate, . . . . .	124,768 50
Loaned—U. S. $\frac{1}{10}$ as collateral, . . . . .	3,000 00
Loan notes, secured by policies, . . . . .	106,705 50
Notes for semi-annual and quarterly premiums, . . . . .	85,662 55
United States bonds, . . . . .	26,000 00
Agents' accounts, . . . . .	5,179 43
Cash on hand and in bank, . . . . .	10,484 15
Office furniture, . . . . .	1,071 17
Premiums due, not yet received, on policies re- ported in force, . . . . .	32,075 36
Accrued interest, . . . . .	5,012 91
Deferred premiums, . . . . .	881 65
	<hr/> \$369,324 22

PHOENIX MUTUAL LIFE INSURANCE COMPANY, HARTFORD,  
CONN.

[Incorporated, May, 1851.]

EDSON FESSENDEN, *President.*

*Secretary,* WILLIAM H. HILL.

*General Agent,* LORENZO BURGE, No. 49 Merchants' Exchange, Boston.

Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
85 shares Aetna Bank, Hartford, Ct.,	\$100	\$3,500	\$103½	\$3,622½
168 " Charter Oak B'k, Hartford, Ct.,	100	16,800	102	16,626
100 " Mercantile Bank, Hartford, Ct.,	100	10,000	85	8,500
129 " First Nat'l Bank, Hartford, Ct.,	100	12,900	124	15,996
100 " First Nat'l B'k, Massillon, Ohio,	100	10,000	105	10,500
120 " First Nat'l Bank, Chicago, Ill.,	100	12,000	125	15,000
		<hr/> \$64,700		<hr/> \$70,244½

Railroad Bonds :—

Cleveland and Toledo Railroad bonds,	\$200	\$200
Indiana Central Railroad bonds,	8,000	8,000
Chicago and Milwaukee Railroad bonds,	6,000	6,000
	<hr/> \$14,200	<hr/> \$14,200

Assets of the Company, November 1, 1864 :—

Bank stocks, (market value,) . . . .	\$70,244 50
Railroad bonds, . . . . .	14,200 00
Loaned on mortgage of real estate, . . . .	59,300 00
121 shares Hartford Gas Light, . . . .	4,235 00
United States $\frac{1}{8}$ bonds, . . . . .	75,800 00
" " 6 per cent. bonds of 1881, . . . .	31,950 00
Notes of stockholders, secured by personal en- dorsement, . . . . .	84,000 00
Cash in bank, . . . . .	3,408 82
Cash in the hands of agents and in course of transmission, . . . . .	62,054 21
Interest accrued on investments, . . . .	5,827 25
Premium notes drawing interest, . . . .	94,036 39
	<hr/> \$504,855 67

### SECURITY LIFE INSURANCE AND ANNUITY COMPANY, NEW YORK.

[Incorporated, January 17, 1862.]

ROBERT L. CASE, *President.*

*Secretary, ISAAC H. ALLEN.*

*General Agent, JAMES A. CROWELL, New Bedford.*

Assets of the Company, November 1, 1864 :—	
United States $\frac{1}{8}$ bonds, . . . . .	\$110,000 00*
Premium notes, . . . . .	63,229 05
All other investments, . . . . .	41,684 13
	<hr/> \$214,913 18

### UNION MUTUAL LIFE INSURANCE COMPANY, AUGUSTA, ME.

[Incorporated in 1848—Amended in 1849.]

HENRY CROCKER, *President.*

*Secretary, W. H. HOLLISTER.*

*General Agent, HENRY CROCKER, No. 68 State Street, Boston.*

Bank Stock owned by the Company :—

	Par value per share.	Par value.	Market value. per share.	Market value.
45 shares Blackstone Nat'l Bank, Boston, \$100	\$100	\$4,500	\$120	\$5,400
50 " Continental Nat'l Bank, Boston, 100	100	5,000	100	5,000
		<hr/> \$9,500		<hr/> \$10,400

Assets of the Company, November 1, 1864 :—	
Bank stocks, (market value,) . . . . .	\$10,400 00
Loaned on mortgage of real estate, . . . . .	273,708 00
Premium notes on interest, secured by pledge of policies, . . . . .	381,379 54
State of Maine bonds, . . . . .	100,000 00
City, county and town bonds, . . . . .	47,470 00
Cash on hand and in bank, . . . . .	14,084 08
Cash in hands of agents and in course of trans- mission, . . . . .	56,993 97
Deferred payments, and semi-annual and quar- terly premiums, . . . . .	23,855 16
Accrued interest, . . . . .	20,441 88
Estimated value of Assets to Suspense account, .	5,000 00
Present value of re-insurance, . . . . .	500 00
Capital stock of the Company, one-half in guar- antee notes, . . . . .	50,000 00
One-half in cash, invested as follows, and not included in the above items, . . . . .	50,000 00
	<hr/> \$1,033,832 18

\* \$100,000 of this is deposited with the Insurance Department at Albany.

*Schedule of the Investment of the Cash half of Capital Stock.*

	Par value.	Market val.
12 United States $\frac{5}{8}$ bonds, of \$1,000 each, . . .	\$12,000	\$12,000
4 " " bonds, of \$500 each, . . .	2,000	2,000
20 " " bonds, of \$100 each, . . .	2,000	2,000
State of Maine bonds, . . .	1,000	1,000
City of Portland bonds, . . .	2,000	2,000
121 shares Winsted Bank, . . .	6,050	5,500
40 " Connecticut River Railroad, . . .	4,000	4,000
30 " Portland, Saco and Portsmouth Railroad, . . .	3,000	3,000
66 " Hartford Fire Insurance Company, . . .	6,600	11,000
30 " Third Avenue Railroad stock, N. York, . . .	3,000	7,500
	<hr/> \$41,650	<hr/> \$50,000

## UNITED STATES LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated, March 4, 1850.]

JOSEPH B. COLLINS, *President.**Secretary, JOHN EADIE.**General Agent, EDWARD J. LONG, 28 State Street, Boston.**Assets of the Company, November 1, 1864 :—*

United States 6 per cent bonds of 1881, . . .	\$160,540 25
" " $\frac{5}{8}$ bonds, . . .	306,531 25
" " $\frac{1}{2}$ bonds, 5 per cent., . . .	14,981 25
" " $\frac{1}{8}$ loan, . . .	19,975 00
" " Certificates of Indebtedness, 1 yr., . . .	64,075 00
" " legal tender, 5 per cent., . . .	2,000 00
" " legal tender, 6 per cent., compound interest, . . .	2,850 00
New York City bonds, . . .	30,825 00
Brooklyn City bonds, . . .	24,000 00
Real estate, . . .	4,000 00
Loaned on mortgage of real estate, . . .	390,800 00
Loaned on notes secured by policies of this Company, . . .	126,571 98
Cash on hand and in bank, . . .	7,728 30
Cash on call—temporary loans, . . .	6,145 01
Cash, petty, . . .	85 06
Agents' balances in course of collection, . . .	25,021 78
Deferred premiums of current year, . . .	48,903 74
Interest accrued on account of investments, . . .	17,082 06
	<hr/> \$1,252,065 68

## WASHINGTON LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated, January, 1860—Commenced business, February 2, 1860.]

CYRUS CURTISS, *President.**Secretary, W. A. BREWER.**General Agent, GEORGE W. REED, No. 9 Old State House.*

## Assets of the Company, November 1, 1864 :—

Loaned on mortgage of real estate, . . .	\$31,400 00
New York State 6 per cent. bonds of 1866, . .	52,500 00
United States 6 per cent. bonds, . . .	168,355 00
Loaned on United States and other stocks, . .	86,000 00
Cash on hand and in bank, . . .	15,323 07
Accrued interest, . . .	9,425 50
Premiums due and unpaid, . . .	8,500 00
Deferred premium account, . . .	21,500 00
Personal property of Company, . . .	8,000 00
	<hr/> \$341,003 57

## WIDOWS' AND ORPHANS' BENEFIT LIFE INSURANCE COMPANY, NEW YORK.

[Organized, September 17, 1864.]

JOHN WADSWORTH, *President pro tem.**Secretary, CHAS. H. RAYMOND.**General Agent, HENRY H. HYDE, No. 85 State Street, Boston.*

## Assets of the Company, November 1, 1864 :—

United States 6 per cent. bonds of 1881, . .	\$218,000 00
Lease of office, (cash value,) . . .	2,250 00
Accrued interest on investments, (gold,) . .	1,600 00
Premiums due and unpaid, . . .	331 29
Cash on hand, . . .	136 88
Office furniture and safe, . . .	1,400 00
	<hr/> \$218,718 17

## TRAVELLERS' INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated in May, 1863.]

JAMES G. BATTERSON, *President.**Secretary,* RODNEY DENNIS.*General Agent,* CHARLES G. C. PLUMMER, 2 Union Building, State St.

Amount of capital stock paid in cash, . . .	\$130,850 00	
" of capital paid in notes, . . .	88,750 00	
		<u>\$219,600 00</u>

*Receipts.*

Amount of cash received for premiums, . . .	\$18,290 36	
" of cash received for interest, . . .	2,983 83	
" of cash received from all other sources, . . .	15 67	
		<u>\$21,289 36</u>

*Expenditures.*

Amount of expenses of office, . . .	\$4,691 32	
" of all other expenses, including taxes, . . .	10,853 56	
		<u>\$15,044 88</u>

*Assets.*

United States Stocks owned by the Company:—

	Par value.	Market val.
United States 6 per cent. bonds of 1881, . . .	\$50,000	\$53,250
Certificates of Indebtedness, . . .	10,000	9,500
	<u>\$60,000</u>	<u>\$62,750</u>

State Stocks:—

State of Connecticut 6 per cent. bonds, . . .	\$25,000	\$25,625
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Bank Stocks:—

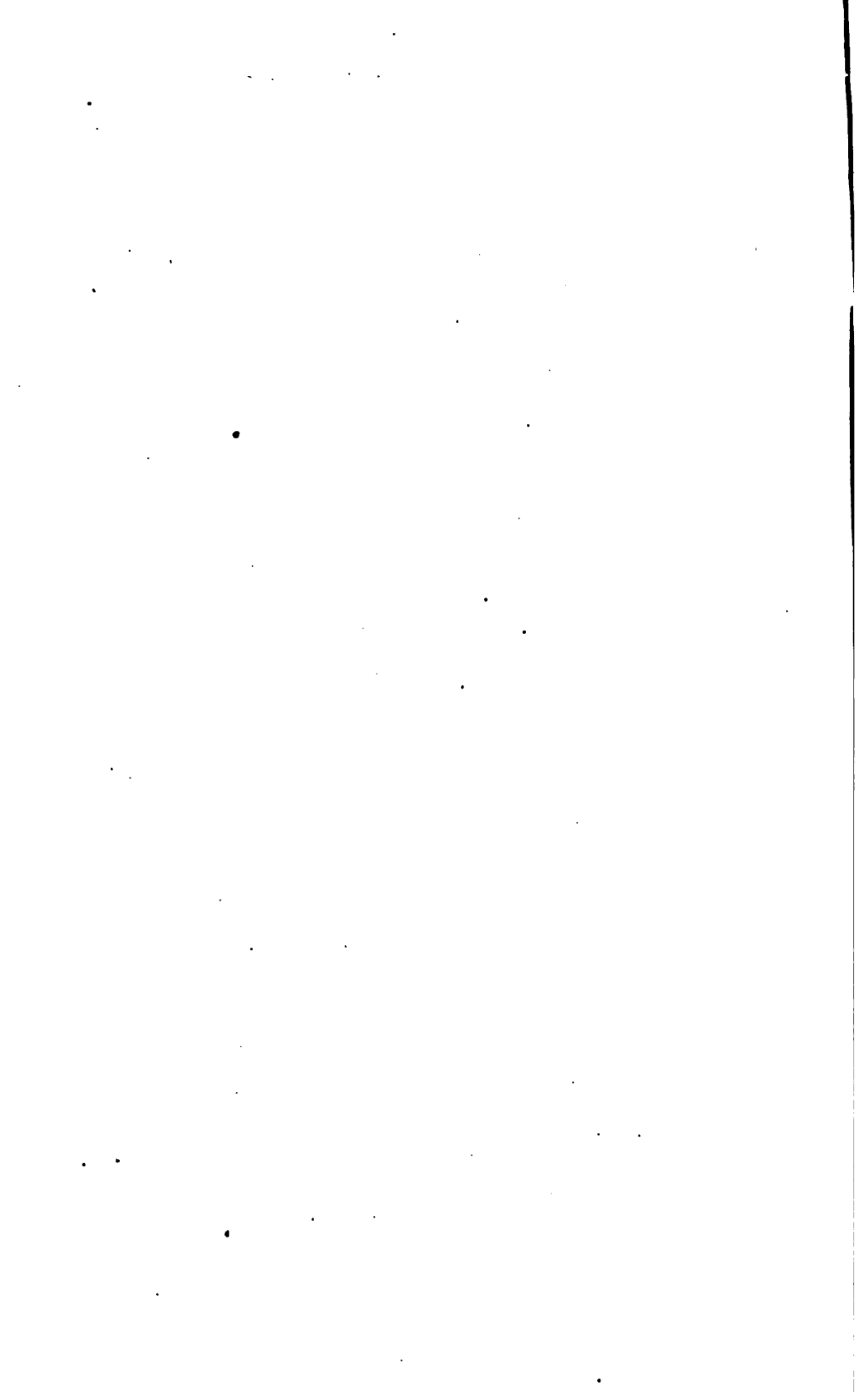
	Par value per share.	Par value.	Market value per share.	Market value.
50 shares Farmers' and Mechanics' Bank, Hartford, . . .	\$100	\$5,000	\$117	\$5,850
60 " Phenix Bank, Hartford, . . .	100	6,000	117	7,020
25 " City Bank, Hartford, . . .	100	2,500	112	2,800
		<u>\$13,500</u>		<u>\$15,670</u>

Railroad Bonds:—

10 bonds Michigan Southern R. R., 2d mortgage, . . .	\$10,000	\$10,400
10 bonds Chicago and Northwestern R. R., 1st mortgage, . . .	10,000	9,400
	<u>\$20,000</u>	<u>\$19,800</u>

Assets of the Company, November 1, 1864:—

United States stocks, (market value,) . . .	\$62,750 00
State stocks, (market value,) . . .	25,625 00
Bank stocks, (market value,) . . .	15,670 00
Railroad bonds, (market value,) . . .	19,800 00
Cash on hand, . . .	10,081 49
All other investments, . . .	4,200 00
	<u>\$188,126 49</u>



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**FOREIGN LIFE**

**INSURANCE COMPANIES**

**AUTHORIZED TO DO BUSINESS IN THIS STATE, WITH THE AGENTS  
ACTING FOR THE SAME, AND THE AMOUNT OF BUSINESS DONE BY  
EACH FOR THE YEAR ENDING OCTOBER 31, 1864.**

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[In the following Tables are given the Names and Locations of all Foreign Life Insurance Companies which have complied with our laws, and are, therefore, authorized to do business in this State, together with the Names and Residences of all Agents legally acting for such Companies. As a means of protection against the impositions of fraudulent Companies and Agents, the Commissioners deem it proper to advise that parties solicited to insure in Foreign Companies SHOULD REFER TO THIS LIST, AND DECLINE TO ENTER INTO ANY ENGAGEMENTS WITH PARTIES NOT HEREIN NAMED.]

NAME OF COMPANY.	Location.	Names of Agents.	Residences.	Amounts Insured.	Premiums collected.	Tax paid.
Ætna Life, . . .	Hartford, Conn., .	L. E. Waterman,* .	Boston, . .	\$356,000 00	\$17,100 49	-
		William H. Thomas, .	Foxborough, .	\$6,500 00	\$294 56	-
		Francis Norton, . .	Springfield, .	6,200 00	155 04	-
		John P. Slade, . . .	Fall River, .	24,000 00	578 07	-
		J. R. Perkins, . . .	N. Bridgewater, .	-	748 92	-
		John E. Sanford, . .	Taunton, . .	-	1,016 17½	-
Charter Oak Life, . .	Hartford, Conn.,	David Rice, . . .	Barre, . . .	7,500 00	801 25	-
		William S. Danforth, .	Plymouth, . .	7,500 00	158 25	-
		Stearns & Daniels, .	Fitchburg, . .	-	408 58½	-
		Arthur Merrill, . . .	Boston, . . .	280,800 00	42,909 48	-
		John Shepardeon, . .	Petersham, . .	6,200 00	156 54	-
				\$318,500 00	\$46,719 81	-
				\$433,200 00	\$134,133 44	-
		Edwin Ray, . . .	Boston, . .	44,450 00	1,500 88	-
		Daniel Upton, . . .	Adams, . . .	42,400 00	1,272 81	-
		H. W. Billings, . . .	Conway, . . .	4,500 00	226 71	-
		A. C. Chadwick, . . .	Lawrence, . .	20,000 00	478 81	-
		Samuel E. Howe, . .	Fitzfield, . .	-	673 40½	-
		Charles R. Ladd, . .	Chicopee, . .	70,050 00	2,319 39	-
		William S. Danforth, .	Plymouth, . .	105,900 00	8,251 52	-
		Asa P. Rand, . . .	Westfield, . .	780,000 00	20,907 07	-
		Charles L. Knowlton, .	Worcester, . .			-
Connecticut Mutual Life, .	Hartford, Conn.,					

Connecticut Mutual Life, (continued), . . . }	Hartford, Conn.,	{ L. W. Puffer, . James I. Warren, . James E. Carpenter, William Lincoln, . Thomas M. James, . William Elliot, . Randolph E. Ladd, . William P. Porter,	N. Bridgewater, Brimfield, . Foxborough, . Warren, . New Bedford, Greenfield, . Springfield, . North Adams, .	\$15,000 00	\$1,045 88	-
				18,800 00	685 78	-
				62,760 00	1,949 41	-
				278,400 00	10,664 20	-
				78,400 00	3,272 06	-
Equitable Life, . . . }	New York, .	{ Derby & Childs, . Philip E. Hill, . James G. Allen, . Stephen W. Phillips, Milton M. Morse, . Franklin E. Goodell,	Salem, . Taunton, . Palmer, . Salem & Boston, Worcester, . Millbury, .	\$2,085,670 00	\$195,767 59	-
				-	\$58 48	-
				\$6,000 00	269 25	-
				8,000 00	185 19	-
				287,000 00	48,388 07	-
Germania Life, . . . }	New York, .	{ Henry L. Lauterbach, . Arthur W. Hobart, . Philip E. Hill, . John T. Hall, .	Boston, . Boston, . Taunton, . Plymouth, .	\$424,000 00	\$53,367 49	-
				\$279,400 00	\$6,559 48	-
				\$347,000 00	\$10,724 96	-
				\$36,000 00	\$981 85	\$9 82
				4,000 00	-	-
Knickerbocker Life, . . . }	New York, .	{ N. T. Merritt, .	Medford, .	\$40,000 00	-	-
				\$982,200 00	\$13,084 54	-

† On policies issued between June 27, 1868, and November 1, 1868.

\* Commenced business August 6, 1864.

‡ Renewals.

‡ Commenced business since November 1, 1864.

## Names and Location, &amp;c.—Continued.

NAME OF COMPANY.	Location.	Names of Agents.	Residences.	Amounts Insured.	Premiums collected.	Tax paid.
Manhattan Life, . . .	New York, .	J. Mason Everett, .	Boston, .	\$1,491,850 00	\$50,063 84	-
		Derby & Childs, .	Salem, .	6,000 00	1,034 17	-
		Samuel E. Howe, .	Pittsfield, .	3,100 00	118 16	-
		S. A. Howland, .	Worcester, .	70,850 00	2,206 01	-
		Geo. Wingate Chase, .	Melrose, .	9,500 00	280 95	-
		H. Van Campen,* .	New Bedford, .	-	-	-
Mutual Life, . . .	New York, .	H. H. Hyde, .	Boston, .	\$1,581,300 00	\$53,703 13	-
		N. B. Perkins, .	Salem, .	\$7,290,000 00	\$168,226 87	-
		Charles Hovey, .	Lowell, .	54,500 00†	21,054 60	-
		Derby & Childs, .	Salem, .	58,500 00	1,707 82	-
		John M. Stebbins, .	Salem, .	18,500 00	450 12	-
		J. Ward Childs, .	Springfield, .	30,000 00	9,170 68	-
		Haie Remington, .	Gloucester, .	23,000 00	423 18	-
		Franklin Whipple, .	Fall River, .	734,250 00	24,587 48	-
		Benjamin Perkins, .	Worcester, .	584,285 00	17,041 77	-
		Lawrence Grinnell, .	Boston, .	2,000 00	8,717 16	-
		Stearns & Daniels,* .	New Bedford, .	92,000 00	3,494 18	-
			Fitchburg, .	-	-	-
Mutual Benefit Life, .	Newark, N. J.,	W. H. S. Jordan, .	Boston, .	\$8,831,985 00	\$249,873 81	-
		Joshua Merrill, .	Lowell, .	\$728,000 00	\$121,354 95	-
		William D. Joplin, .	Lawrence, .	10,500 00	2,183 77	-
				7,000 00†	210 50	-
				\$745,500 00	\$128,749 22	-

National Life, . . .	Montpelier, Vt., {	James T. Phelps, S. A. Childs, . . .	Boston, Fitchburg, . . .	\$776,958 00 119,100 00	\$26,725 96 4,624 60	-
North America Life, . . .	New York, . . . {	George Cook, . . James M. Porter, .	Boston, Springfield, . .	\$896,038 00 \$322,900 00 57,700 00	\$31,350 56 \$13,270 00 598 10	-
Northwestern Life, . . .	Milwaukee, Wis., .	A. K. Hill, . . .	Boston, . . .	\$380,600 00	\$13,868 10	-
New York Life, . . .	New York, . . . {	Daniel W. Russell, Benjamin Hubbard, Charles E. Kimball,	New York, Plymouth, Lynn, . . .	\$1,361,600 00 2,000 00 821,350 00	\$77,071 00 62 96 37,400 10	-
Phenix Life, . . .	Hartford, Conn., {	S. A. Childs, . . George S. Rawson, .	Fitchburg, Feltonville, . .	\$2,184,950 00 \$10,000 00 3,000 00	\$114,434 06 \$281 60 57 00	-
Security Life, . . .	New York, . . . {	James A. Crowell, Samuel P. Burt, . .	New Bedford, New Bedford, . .	\$13,000 00 \$18,500 00 - -	\$338 60 \$580 56 96 46†	-
United States Life, . . .	New York, . . .	E. J. Long, . . .	Boston, . . .	\$552,712 00	\$677 02 \$17,410 66	-

\* Commenced business since November 1, 1864.

† During the year.

‡ Renewals.

§ General Agent.

*Names and Location, &c.—Concluded.*

NAME OF COMPANY.	Location.	Names of Agents.	Residences.	Amount Insured.	Premiums collected.	Tax paid.
Union Mutual Life, . .	Augusta, Me.,	{ William H. Hollister, Hiram G. Wilson, . . Horatio Merrill, . .	{ Boston, . . West Roxbury, Andover, . .	{ \$1,068,900 00 826,100 00 1,051,800 00	{ \$105,087 86 15,227 14 48,729 44	{ - - -
Universal Life, . .	New York, . .	H. H. Hyde,* . .	Boston, . .	\$2,446,300 00	\$164,043 94	-
Washington Life, . .	New York, . .	{ Richard H. Salter, . . David H. Norris, . . Reed & Brother, . .	{ Boston, . . Roxbury, . . Boston, . .	{ \$77,000 00 5,000 00 125,000 00	{ \$3,416 09 75 82 6,097 80	{ - - -
Widows' and Orphans' Benefit Life, . . . }	New York, . .	H. H. Hyde,† . .	Boston, . .	\$207,000 00	\$9,589 71	-
Travellers', . . .	Hartford, Conn.,	{ Plummer & Mercer,† James M. Porter, . . William Lincoln, . . H. Van Campen,§ . .	{ Boston, . . Springfield, Warren, . . New Bedford, . .	{ \$408,500 00 57,000 00 82,500 00 - -	{ \$1,695 75 824 50 275 00 - -	{ - - - -
				\$493,000 00	\$2,295 25	-

\* Commenced business March 4, 1866. † Commenced business November 23, 1864. ‡ Commenced business July 23, 1864. § Commenced business since November 1, 1864.

## T O T A L S .

Amounts insured in Massachusetts, . . . . .	\$22,583,675 00
Premiums collected, . . . . .	1,125,590 27
State tax paid thereon, . . . . .	9 82

# INDEX.

	Page
Aetna Life, . . . . .	14, 25
Agents, List of, . . . . .	42
Aggregate of Massachusetts Companies, . . . . .	6
Aggregate of Foreign Companies, . . . . .	24
Berkshire, Pittsfield, . . . . .	2, 7
Charter Oak, Connecticut, . . . . .	14, 26
Connecticut, . . . . .	14, 27
Equitable, New York, . . . . .	14, 28
Germania, New York, . . . . .	14, 28
Guardian, New York, . . . . .	16, 29
Home, Brooklyn, New York, . . . . .	16, 29
John Hancock, Boston, . . . . .	2, 7
Knickbocker, New York, . . . . .	16, 30
Manhattan, New York, . . . . .	16, 30
Massachusetts Mutual, Springfield, . . . . .	4, 9
Massachusetts Hospital, Boston, . . . . .	2, 8
Mutual Benefit, New Jersey, . . . . .	18, 31
Mutual Life, New York, . . . . .	18, 32
National, Vermont, . . . . .	18, 32
New England Mutual, Boston, . . . . .	4, 9
New York Life, New York, . . . . .	18, 33
North America, New York, . . . . .	20, 34
Northwestern, Wisconsin, . . . . .	20, 34
Phoenix Mutual, Connecticut, . . . . .	20, 35
Security Life, New York, . . . . .	20, 35
State Mutual, Worcester, . . . . .	4, 11
Travellers, Hartford, Connecticut, . . . . .	30
Union Mutual, Maine, . . . . .	22, 36
United States, New York, . . . . .	22, 37
Washington, New York, . . . . .	22, 38
Widows and Orphans, New York, . . . . .	22, 38

NINTH ANNUAL REPORT

OF THE •

LOAN FUND ASSOCIATIONS,

BY THE

INSURANCE COMMISSIONERS.

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JANUARY 1, 1865.

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BOSTON:  
WRIGHT & POTTER, STATE PRINTERS,  
No. 4 SPRING LANE.  
1865.





## Commonwealth of Massachusetts.

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INSURANCE COMMISSIONERS' OFFICE, }  
January 2, 1865. }

*To the Honorable Senate and House of Representatives :*

It is made the duty of the Insurance Commissioners, by chapter 59, section 11, of the General Statutes, to "submit to the legislature a report in print of the general conduct and condition of the several Loan Fund Corporations, with such suggestions as they deem expedient." And on no subject within our supervision do we deem the suggestions we have to make more worthy of the attention of the legislature. These corporations are not comparatively of great importance in themselves, as their number is constantly diminishing, and the last of them will probably soon have ceased to exist. And it is to be hoped that nothing like them will ever again arise to puzzle the judicial or unjudicial brain. But as an experiment in regard to a great social want, they are as fruitful of instruction and encouragement as if they had answered the enthusiastic expectations of their original promoters. The chemist may break his retort and burn his fingers, but he does not regard his experiment as an entire failure, if he makes a valuable discovery.

All but one or two of these corporations were designed to be temporary, and most of them to terminate in about eight years. But as there was really no probability of realizing in practice the scheme on which they started, and especially as the law incorporating them intervened to modify the plan on which most of them commenced as unchartered associations, none of

them closed in eight years, otherwise than by breaking down or winding up abruptly. About twenty are now existing, and the youngest is ten years of age. All are in the process of closing, including one or two started on the "perpetual" plan. Only nine of them have this year given any replies to the schedule of questions issued by us from year to year. The information resulting from their returns will be found appended in a tabular form. Though few will ever be able to divide so as to pay the original nominal value to the holders of unredeemed shares, those parties will in most cases be able to retire at last with their deposits and legal interest, and in some cases perhaps more. The settlement, however, between the borrowing and non-borrowing members presents great practical difficulties, owing to the vague and complicated nature of the contracts, the non-luminous style of keeping the accounts, the difficulty of reconciling the General Loan Fund Act with other laws of the Commonwealth, and with the by-laws of the associations, and especially the difficulty of convincing a borrower, who discovers that he has already repaid his debt with lawful interest, that he is morally or legally bound to pay any more, or a lender, who has deposited all he promised, that he should receive less than was promised him.

These associations were originally formed among men altogether more willing to borrow than to lend, and there was no pretence of restricting interest to the legal standard. Indeed it was probably intended to evade the usury law, to a moderate extent, by confounding lender and borrower in the same person. The members, at the start, were all lenders, with a view to be all both lenders and borrowers at the close. According to the original plan, the possession of a share involved the obligation to pay a stated small sum monthly up to the close of the association, whenever that might occur, and it was to occur whenever the fund in hand should be sufficient to pay on each outstanding or unredeemed share a certain nominal value at first fixed upon it. This, it was confidently prophesied, would occur at the end of eight years. For example, a share created by paying \$2 monthly, was valued at \$500; and one by paying \$3 a month was valued at \$800. These monthly payments of two or three dollars, by several hundred subscribers, at once

created a lendable fund. If any member wished to borrow—as in fact about all did—he must do it in this way. He must sell his prospective \$500 or \$800 for a smaller sum down. There was a sort of vague hypothesis that he discounted it for eight years. Whoever was willing to make the largest discount sold his shares, and if he wished to sell more than he had, at the same rate, he could have more to sell, up to fifteen, by paying entrance fee and back dues on them. But as the monthly payments on a share could by no means amount to \$500 or \$800 in eight years, without being improved at an extravagant rate of interest, it was plain enough that an association could not close in eight years unless the shares sold to it—or *redeemed by it*, as it was phrased,—were discounted at an illegal rate of interest for that time, or some other means of enhancing profits was resorted to. To discount at much more than six per cent. would make the sum receivable appear too small to be a satisfactory loan. So the borrower discounts his prospective amount as a lender at six per cent., or a little more, for eight years, being willing to take \$300 for \$500; then to make closing in eight years more nearly possible, he agrees to pay a monthly interest of half of one per cent. on \$300 (or in some associations on the \$500,) up to the close, as well as the \$2 monthly. This interest is often called in the by-laws a “redemption fee.” The borrower pays the expense of surveying and papers. He then gives a bond, secured by mortgage, binding him in consideration of \$300, or it may \$500, received, to pay \$2 a month as dues, \$1.50 or \$2.50 a month as interest, or “redemption fee,” till the close of the association, when his payments were to cease and his mortgage be released, without any regard whatsoever to the relation of his payments to the principal and interest of his loan. The original promoters of the scheme argued that it made very little difference to the borrower whether he paid this half of one per cent. monthly on the nominal or on the discounted value of the share, because the larger the monthly payments the sooner the association would close and the fewer such payments there would be. In other words, the more you hastened the close by excess of interest, the more you curtailed the payment of the principal. Of course borrowers were not likely always to continue to see

it in that light. It was plain enough that if all the funds coming into the treasury could be used in this way, the number of shares being limited, in process of time the association could pay the \$500 each on a few remaining unsold, and if all had discounted their shares for the proper time and the same rate of interest, the excess of interest over six per cent. received by the holders of a few unredeemed shares would be equitably drawn from the many holders of redeemed shares, and each would have paid but a little more than six per cent. for his loan. But the trouble was, that everybody being left to discount for himself, the biddings were liable to run too high or too low, and after a little while there could be no such thing, for an ordinary arithmetician, as knowing the true present value of a share. And what was worse, by the enhancement, more or less, after discounting, of the monthly dues, (by "interest" or "redemption fee,") on the the discounted shares, there was less and less motive to discount, and more and more to hold on, so as to be among the lucky few who would retire without discounting or borrowing, with their own money increased two or three fold. In other words, as no one could know the effect of his own bid, or how others would bid, it must necessarily follow that some would pay more than others for the same benefit, and that, as the day of closing approached, the demand for loans would slacken at the expense of the earlier borrowers. The whole thing would in fact be a pretty extensive game, partly of skill and partly of chance, in which the poor players would usually have the worst of it.

The plan appears to have been borrowed from Scotland, where it worked very well, by having the value of the shares properly discounted, the monthly payments all equal, and the applicants for loans served in rotation or by lot, without bidding. And even with the objectionable features of the auction, and the inequitable "redemption fee," it may well be considered better as it stood before the legislature undertook to better it,—not that the fault was intentional on the part of the legislature.

We are inclined to doubt whether the real nature of the borrowed plan was understood, either by the associations that were formed previous to 1854, or by the legislature of that

• year. Provisions inconsistent with it, besides those above-mentioned, were introduced into the by-laws of most of the associations at the outset; and they came before the legislature for an incorporating Act, with a plan which had worked well and without usury abroad, and which they supposed they had considerably improved, without making it seriously objectionable on the ground of illegal interest. Quite undesignedly, we think, the incorporating Act of 1854 upset the equilibrium, if any was left, by enacting that every borrower may have his mortgage discharged whenever he has paid an amount equal to the principal sum borrowed, with the monthly interest thereon. As more paid by some was necessary to compensate for less paid by others, the associations said, if the law prevents us from ever getting more, we must take care never to get less. And to this end the contract was altered, and made essentially and radically different from that contemplated in the Act. Every borrower was made to give bond and mortgage, securing the payment of the monthly dues, till the whole principal borrowed was thereby repaid,—and often a much larger sum—with the monthly interest thereon, without any regard to the close of the association. We, at first, regarded it as doubtful whether the Act authorized such contracts, but were inclined to the opinion that it did. (See Third Annual Report on Loan Fund Associations. Pub. Doc., 9, 1859, page 13.) More mature consideration has brought us to the opinion that it does not, and that, consequently, on any and every such contract the mortgagor has a right to a release whenever his payments, whether called dues, interest, or fines, have reimbursed the principal sum borrowed, according to the rule of the supreme judicial court, laid down in the case of *Dean vs. Williams*. (17 Mass. Reports, 417.)

The reasons for this opinion are briefly these:

1. It could not be the design of chapter 454 of the Acts of 1854 to repeal the usury law (Rev. Stat., chap. 85, § 1,) in regard to these associations, unless it either did so expressly, or expressly authorized a contract inconsistent with it. Therefore, when it enacted that “every such corporation shall lend its funds upon the terms and conditions, and in the manner which shall be specified by its by-laws,” it intended only such

by-laws as were consistent with existing laws of the Commonwealth.

2. When it enacted that every borrower shall be entitled to have his mortgage discharged whenever he shall have repaid an amount equal to the principal sum borrowed, together with the monthly interest thereon, it did not enact that his mortgage should *not* be discharged, provided the association should close *before* he had paid that amount.

3. It was intended to authorize only the sort of contract then in use or contemplated by the associations, and this contract is thus described by the committee which reported the bill, (see Senate Doc., No. 54, page 3, 1854.): "Before the borrower can receive his money, he must give to the association his bond to pay the interest on the amount which he actually receives, which interest is calculated at six per cent. per annum, and is payable monthly till the termination of the association; and also to pay the monthly dues, of two dollars per month on each of his shares, till the termination of the association. \* \* His payments and his interest then stop. His bond is cancelled and his debt becomes paid and extinguished." Such a contract, though it *might* result in the payment of more than six per cent. per annum for the use of money, the supreme court has decided not to be usurious, any more than a bottomry or respondentia bond paying more than six per cent., because the payment of the principal sum was partially put at hazard by being made to depend on contingent or fortuitous events. (See *Delano vs. Wild*, 6 Allen, 1.)

4. The Committee of the Senate in the report above referred to, say:—

"The only arguments of any weight, which have been presented to the committee, in opposition to the Act now asked for, relate to the danger, that borrowers will be entrapped into paying too much for their money, and may be obliged to continue to make their monthly payments long after they have repaid the amount which they have borrowed.

"To obviate any possible objection on this score, the committee have introduced a section limiting the time within which any association must peremptorily close.

"This will fix a definite limit, at which the indebtedness of borrowers must cease, and their bonds and mortgages be cancelled."

• This limit as to the time of closing, was expressed in the following *proviso* to section 7 of the original bill:—

*“Provided, however, that every such corporation shall terminate, except for the purpose of settling its affairs, at the expiration of ten years from the time of filing its by-laws in the office of the secretary of the Commonwealth, as provided in the second section.”*

As the opponents of the bill very reasonably continued, in spite of this proviso, to object that borrowers *might* be entrapped into paying too much for their money, the bill was amended by substituting the proviso, that every borrower should be entitled to the discharge of his mortgage when he had repaid an amount equal to the principal sum borrowed, together with the monthly interest thereon and his fines for defaults. This proviso was intended to diminish the chance of paying too much interest. In so carefully fixing a limitation on a contract, in which the rate of interest, beginning at six per cent., constantly increases in relation to the outstanding debt, no provision being made, either in the contract itself or the by-laws for its reduction by the endorsement of dues, the legislature assuredly did not mean to authorize a totally different contract, by which the borrower, without getting any adequate compensation instead, should lose that of a release from the payment of part of the principal, by the closing of the association.

5. Though the Supreme Court, in a case where this contract was before it (*Bowker vs. Mill River Loan-Fund Association*, 7 Allen, 100,) did decide that “the contract, as stated in the bond, was one which the parties were competent to make,” and that it was not “usurious,” it was in a case where the plaintiff, a borrower, claimed either to oblige the association to close and release a part of his principal—which was not stipulated in the bond—or otherwise to pay the penalty for usury. He did not ask to be allowed to pay the balance of his principal with six per cent. interest under the established rule of the court. This refusal of the court to enforce a penalty for usury on the association, is a very different thing from authorizing the association to enforce the contract against the plaintiff to a usurious extent. The ground we take is not at all in conflict



with the practical decision of the court in that case, though not in accordance with some of its reasoning, which appears to us to have been based on purely hypothetical premises, having nothing to do with existing facts.

For these and other reasons that might be adduced if time permitted, we think the change of the contract was unauthorized, and if so, then the question arises how far it can be enforced, or whether the borrower under it is not entitled to settlement on the principle of chapter 58, sect. 3, of the General Statutes, and by the well-established rule of the Supreme Court, above cited, for the settlement of notes where partial payments have been made.

The same question arose in Connecticut, where loan and building associations were introduced earlier than in this State, and was adjudged by the Supreme Court of Errors in the September term of 1855. The legislature of Connecticut had explicitly sanctioned a form of contract under which the borrowing member paid more than six per cent. per annum for his money, by paying a bonus agreed upon at the outset. But the associations changed the form of the contract by charging the borrower in addition to a bonus agreed upon, an extra rate of interest, also agreed upon, for a definite or indefinite time. The court decided that this contract was unauthorized and advised the court below "to ascertain the amount due upon the note, *in conformity with the provisions contained in the statutes relating to usury*, and pass a decree in favor of the plaintiff, accordingly." (24, Conn. Reps., page 158.) The plaintiff in this case was the association, and it plead that as the statute had expressly authorized the taking of a bonus, and as the defendant had voluntarily paid it, as well as made other payments, thus waiving any objection to the form of the contract, it was good for what the statute did allow, to wit, the bonus and six per cent. But the court was of opinion that the contract was in its inception usurious, and that the statutes relating to usury applied "as well to that part denominated a bonus, as to the interest, both being of the same character." One cannot fail to recognize the resemblance of this decision to the world-renowned justice of Portia. Chief Justice Waite, looking the

plaintiff in the eye, might have said, with a slight alteration of the words of the lady judge—

“This statute doth give thee here, no extra interest,  
The words expressly are a pound of bonus.

“You saw fit to make a different contract from that which the statute allowed, one which bound the defendant to pay more or less blood as well as the flesh agreed on, and by doing this you lost entirely your title to exact the stipulated flesh as well as the stipulated blood. You lent your money, it is true, and you shall have it back with lawful interest, no more.”

If this Connecticut reasoning is sound, it applies to the Massachusetts case *a fortiori*. The Massachusetts legislature authorized a contract which, though it might involve both bonus and extra interest, did, on the average, very nearly compensate for both by a contingent release of principal. The associations actually made contracts which grasped either bonus, or extra interest, or both, and wholly withheld the contingent compensation. The legislature authorized them to make a contract that would not have been usurious without such authority, as the Supreme Court has decided. (*Delano vs. Wild*, 6 Allen, 1.) They made contracts securing the whole principal in any event with from six to twenty per cent. or rather an indefinite rate of interest thereon, and such a contract as the Supreme Court in the Mill River case, above referred to, held would have been usurious “if made with a stranger.” If when usury was sanctioned by the legislature, as in Connecticut, practically to an indefinite extent, the association lost the right to exact *any*, by altering the *form* of the contract, where it was not sanctioned, as in Massachusetts, the association, having made a contract which exacts it indefinitely, has lost the right to fall back—if that were possible—on its original form of contract, and can claim no exemption from the general laws and rules relating to interest.

Having, till the commencement of the present year, had some doubts about the proper interpretation of the Act of 1854, and finding the associations generally disposed to abate considerably the excessive interest on their loans, by endorsing the

principal periodically, even before the law required any endorsement, and to discharge mortgages on the residue of the principal being paid *at once*, thus taking for the lenders perhaps more than the disadvantage unwittingly imposed on them by law, we have encouraged a settlement of loans that would give lenders a moderate increase of interest over six per cent., but which would exempt borrowers from *paying* interest on their own money while *receiving* none. Some such compromise seemed the best thing practicable on the whole, and a number of associations have closed by converting the balances of principal due into ordinary debts, secured by ordinary mortgages, and transferring them to individuals, and others are slowly following the example.

But facts that have come to our knowledge the present year have changed our opinion both of the intent of the law, and of the expediency of allowing any such compromise as we have heretofore encouraged.

An examination of the Mill River Loan Fund Association, early in August, showed us that in the settlement of about forty loans, where the mortgages had been released on paying the outstanding balance of principal, not only had an excess of interest been paid by prepaying the interest, and not reducing it at even pace with the reduction of principal, but that there had been virtually an over-payment of principal in the aggregate of \$1,903.42, by exacting that amount in the name of "entrance fees," in excess of the entrance fee of two dollars on each share allowed by law. The officers contended that this restriction as to the amount of entrance fee was not enacted till 1860, (General Statutes, chap. 59, sect. 4,) and the loans, though settled afterwards, were contracted previously. Though the Act of 1854 did not restrict the amount of entrance fee, and equity might require each member to contribute equally, according to his shares, to expenses, it seemed to us that the Act of 1854 did require that in a settlement under the proviso of its 7th section, the borrower should have all his payments, except his equitable share of expenses, monthly interest and fines for default, apply to the extinguishment of his principal. The restriction to two dollars a share, in chapter 59 of the General Statutes, appeared to us to be declaratory of the mean-

ing of the Act of 1854 in this respect, and to fix the principle on which existing loans were to be settled. On any other supposition, there was no occasion to introduce such a restriction, for the accession of new members had nearly, if not wholly, ceased in 1859. In point of fact, the equitable entrance fee per share in the Mill River Association was but \$1. The excess over this on the forty loans settled, was \$2,007.25.

The practice of this association will be better understood by taking a single loan; and we take that of Sarah J. Bright, who became a member, expressly for the purpose of borrowing, Oct. 3, 1859. She at first purchased one share and paid on it an entrance fee of \$27 in cash. By an amusing little fiction, and not wholly superfluous, in view of the interests of the lenders, Miss Bright was supposed to have paid \$180 on this share, or \$2 per month ever since the commencement of the association. On the 8th of October, money being put up at auction, she bid \$120 discount on her prospective \$500; that is, agreed to take \$380 for it. But as she wanted more money, she purchased another half share, which was discounted at the same rate. Thus she was supposed to receive an advance of \$570 for her prospective \$750. The expense of the survey and papers was added, and made her loan \$582.50, for which she gave a bond and mortgage, conditioned to pay the principal at the rate of \$3 monthly, with \$2.01 monthly interest. As the association had by resolution, at the end of its fifth year, endorsed the monthly dues of all borrowers on their loans, so they endorsed on her bond, at the start, \$180 of the \$195 fictitiously paid by Miss Bright, and only charged her interest on the \$582.50 less \$180, or \$402.50. Between the 3d and 8th of October, the directors had raised the entrance fee, and so charged Miss Bright \$15 for her half share, which, however, she did not pay in advance. But when they came to pay her the money for her discounted share and a half, they were careful to remember that she had not actually paid her back dues of \$195. So they first deducted that sum from the \$582.50, and then they deducted \$15 for the unpaid entrance fee on the half share, and the \$12.50 for expenses, and paid the balance, \$360 in cash. They had, as we suppose, a legal right to charge \$3 for entrance fee on the share and a half, and the \$12.50 for expenses. This

would make Miss Bright's real account with the association, at the delivery of the loan, as follows:—

DR.	
To cash, . . . . .	\$360 00
Entrance fee, . . . . .	3 00
Expenses of survey, &c., . . . . .	12 50
	<hr/>
	\$375 50
CR.	
By cash, . . . . .	\$27 00
	<hr/>
Balance of loan, . . . . .	\$348 50

But the association began by charging Miss Bright interest, at the rate of half of one per cent. a month, on the following sums, to wit:—

	Principal.	Interest.
On their money, . . . . .	\$348 50	\$1.74
On her money, . . . . .	24 00	.12
On nobody's money, . . . . .	30 00	.15
	<hr/>	<hr/>
	\$402 50	\$2.01

When two years from the aforesaid constructive endorsement came round, chapter 59 of the General Statutes being then in force, the dues were again endorsed and the interest was reduced. But of course it remained relatively as much too large, compared with the real principal, as at the start, or rather more so.

We give below the actual payments of Miss Bright, including fines for default, with their dates, as they appeared on the books of the association, August 9, 1864:—

*Payments of Sarah J. Bright to the Mill River Loan Fund Association  
on an Actual Loan of \$348.50 made Oct. 8, 1859.*

DATE OF PAYMENT.	AMOUNT OF PAYMENT.			
	Due.	Interest.	Fines.	Total.
1859, November 7, . . .	\$3 00	\$2 01	—	\$5 01
1860, February 6, . . .	6 00	4 02	\$0 53	10 55
“ June 4, . . .	9 00	6 03	1 75	16 78
“ October 1, . . .	12 00	8 04	3 19	23 23
“ December 4, . . .	6 00	4 02	13	10 15
1861, January 7, . . .	3 00	2 01	62	5 63
“ February 4, . . .	3 00	2 01	25	5 26
“ March 4, . . .	3 00	2 01	25	5 26
“ March 27, . . .	3 00	2 00	—	5 00
“ June 4, . . .	6 00	4 02	13	10 15
“ August 5, . . .	6 00	4 02	50	10 52
“ November 4, . . .	9 00	4 95	1 35	15 30
1862, January 4, . . .	6 00	3 30	47	9 77
“ March 4, . . .	6 00	3 30	85	10 15
“ July 7, . . .	6 00	3 30	47	9 77
“ September 1, . . .	6 00	3 30	47	9 77
“ November 5, . . .	9 00	4 95	70	14 65
1863, February 7, . . .	6 00	3 30	47	9 77
“ March 2, . . .	3 00	1 65	24	4 89
“ April 6, . . .	15 00	8 25	—	23 25
“ May 4, . . .	3 00	1 65	—	4 65
“ July 6, . . .	12 00	5 52	37	17 89
“ November 4, . . .	9 00	4 02	20	13 22
1864, April 4, . . .	12 00	5 36	90	18 26
“ May 2, . . .	6 00	2 68	20	8 88
Total, . . .	\$168 00	\$95 72	\$14 04	\$277 76

According to the principle recognized in *Dean vs. Williams*, of always applying any excess of payment over interest accrued to the extinguishment of principal, the debt of Miss Bright, at the time of our examination, would have been ascertained as follows:—

Principal, Oct. 8, 1859, . . .	\$348 50	New principal, ( <i>bro't for'd</i> )	\$339 82
Add interest, 30 days, . . .	1 72	Add interest, 119 days, . . .	6 65
Due November 7, 1859, . . .	350 22	Due June 4, 1860, . . .	346 47
Deduct payment, . . .	5 01	Deduct payment, . . .	16 78
New principal, . . .	345 21	New principal, . . .	329 69
Add interest, 91 days, . . .	5 16	Add interest, 119 days, . . .	6 45
Due February 6, 1860, . . .	350 37	Due October 1, 1860, . . .	336 14
Deduct payment, . . .	10 55	Deduct payment, . . .	23 23
New principal, . . .	339 82	New principal, . . .	312 91

New principal, ( <i>bro't for'd.</i> )	\$312 91	New principal, ( <i>bro't for'd.</i> )	\$257 72
Add interest, 64 days, .	8 29	Add interest, 59 days, .	2 50
Due December 4, 1860, .	316 20	Due March 4, 1862, .	260 22
Deduct payment, . .	10 15	Deduct payment, . .	10 15
New principal, . .	306 05	New principal, . .	250 07
Add interest, 84 days, .	1 71	Add interest, 125 days, .	5 14
Due January 7, 1861, .	307 76	Due July 7, 1862, . .	255 21
Deduct payment, . .	5 63	Deduct payment, . .	9 77
New principal, . .	302 13	New principal, . .	245 44
Add interest, 28 days, .	1 39	Add interest, 56 days, .	2 26
Due February 4, 1861, .	303 52	Due September 1, 1862, .	247 70
Deduct payment, . .	5 26	Deduct payment, . .	9 77
New principal, . .	298 26	New principal, . .	237 93
Add interest, 28 days, .	1 37	Add interest, 65 days, .	2 54
Due March 4, 1861, .	299 63	Due November 5, 1862, .	240 47
Deduct payment, . .	5 26	Deduct payment, . .	14 65
New principal, . .	294 37	New principal, . .	225 82
Add interest, 23 days, .	1 11	Add interest, 94 days, .	3 49
Due March 27, 1861, .	295 48	Due February 7, 1863, .	229 31
Deduct payment, . .	5 00	Deduct payment, . .	9 77
New principal, . .	290 48	New principal, . .	219 54
Add interest, 69 days, .	3 30	Add interest, 23 days, .	0 83
Due June 4, 1861, . .	293 78	Due March 2, 1863, . .	220 37
Deduct payment, . .	10 15	Deduct payment, . .	4 89
New principal, . .	283 63	New principal, . .	215 48
Add interest, 62 days, .	2 39	Add interest, 35 days, .	1 23
Due August 5, 1861, .	286 52	Due April 6, 1863, . .	216 71
Deduct payment, . .	10 52	Deduct payment, . .	23 25
New principal, . .	276 00	New principal, . .	193 46
Add interest, 91 days, .	4 18	Add interest, 28 days, .	0 89
Due November 4, 1861, .	280 13	Due May 4, 1863, . .	194 35
Deduct payment, . .	15 30	Deduct payment, . .	4 65
New principal, . .	264 83	New principal, . .	189 70
Add interest, 61 days, .	2 66	Add interest, 63 days, .	1 96
Due January 4, 1862, .	267 49	Due July 6, 1863, . .	191 66
Deduct payment, . .	9 77	Deduct payment, . .	17 89
New principal, . .	257 72	New principal, . .	173 77

New principal, ( <i>bro't for'd.</i> )	\$173 77	New principal, ( <i>bro't for'd.</i> )	\$149 85
Add interest, 121 days, .	3 46	Add interest, 28 days, .	0 69
Due November 4, 1863, .	177 23	Due May 2, 1864, . .	150 54
Deduct payment, . .	13 22	Deduct payment, . .	8 88
New principal, . .	164 01	New principal, . .	141 66
Add interest, 152 days, .	4 10	Add interest, 99 days, .	2 30
Due April 4, 1864, . .	168 11	Due August 9, 1864, .	\$143 96
Deduct payment, . .	18 26		
New principal, . .	149 85		

Some time last July, Miss Bright wished to effect a settlement and obtain a discharge of her mortgage by paying the balance due on her loan. The association would not release the mortgage without the payment of \$229.13, claiming that the actual loan was \$387.50, that she had paid only \$162 on the principal, and owed \$3.63 for interest and fee of discharge. This, after taking an entrance fee of \$3, was making Miss Bright pay a bonus of \$39 in advance for her loan, besides exacting six per cent. per annum on more than she received, and neglecting every other year to endorse principal paid. If they had released her mortgage, August 9th, on her paying \$143.96, she would have returned, as we have seen, the whole principal borrowed, with an interest of six per cent. per annum for every day she had it. Exacting \$85.17 more, was equivalent to making her loan cost her  $12\frac{98}{100}$  per cent. per annum, as will readily appear by the following analysis:—



Principal Sums.	Days at Interest.	Equivalent Principal for one day.
\$3 29 ×	30 =	\$98 70
5 39 ×	121 =	652 19
10 13 ×	240 =	2,431 20
16 78 ×	359 =	6,024 02
6 86 ×	423 =	2,901 78
3 92 ×	457 =	1,791 44
3 87 ×	485 =	1,876 95
3 89 ×	513 =	1,995 57
3 89 ×	536 =	2,085 04
6 85 ×	605 =	4,144 25
7 63 ×	667 =	5,089 21
11 17 ×	758 =	8,466 86
7 11 ×	819 =	5,823 09
7 65 ×	878 =	6,716 70
4 69 ×	1,003 =	4,643 89
7 51 ×	1,059 =	7,953 09
12 11 ×	1,124 =	13,611 64
6 28 ×	1,218 =	7,649 04
4 06 ×	1,241 =	5,038 46
22 02 ×	1,276 =	28,097 52
3 76 ×	1,304 =	4,903 04
15 93 ×	1,367 =	21,776 31
9 76 ×	1,488 =	14,522 88
14 16 ×	1,640 =	23,222 40
8 19 ×	1,668 =	13,660 92
141 66 ×	1,767 =	250,313 22
<u>\$348 50</u>		<u>\$445,489 41</u>

Supposing Miss Bright's interest had been at the rate of six per cent. per annum, and that all excesses of payment over the accrued interest at that rate up to the date of payment had stopped interest, that is, reduced principal, the sums in the first column represent portions of the principal, each of which was in her hands the number of days set against it in the second column. Multiplying any sum into the number of days she had it, gives a principal that would yield the same interest in one day. And dividing the aggregate of these products by 365 $\frac{1}{4}$ , the number of days in an average year, gives \$1,219.68, as the equivalent principal for one year, very nearly. Six per cent. on this is \$73.18, which is four cents less than that we have allowed in the foregoing computation. Dividing the same aggregate by 1,767, would give the equivalent loan for the whole term as \$252.12. The extra \$85.17 demanded by the association, is 6.98 per cent. on \$1,219.68.

With the view of the law which we formerly entertained, we should not have interfered if the association had exacted \$39 less on this loan, which is the difference between the entrance fee charged, and that allowed by the General Statute. This would have been exacting of the borrower nearly 9 $\frac{1}{4}$  per cent., and this we believe is about the rate that has generally been paid by borrowers in these associations. But the exaction of a *bonus* before any money was loaned, and *charging interest on that bonus*, appeared to us so clear a violation of the law, that we petitioned the Supreme Court for an injunction, which was granted, but afterwards withdrawn by our consent, and the question is to be carried up to the court on an agreed statement of facts. It has not yet been argued. A decision in favor of settling all outstanding loans in accordance with the old established rule of the Supreme Court, above illustrated, would tend greatly to hasten the winding up of these associations, and really benefit both lenders and borrowers. But lest such a decision should unsettle the past, and lead to litigation by borrowers, whose mortgages have already been released, seeking to recover the extra interest they have paid, it may be expedient, if it can be done, to legalize past proceedings by a special Act for that purpose. And with the highest respect for the judiciary, we would also suggest, that if an Act can constitutionally be placed on the statute book obliging these associations, in all future settlements of loans, where the borrower offers to pay, the balance due, to allow all past payments except an entrance fee of \$2 per share, whether made in the name of dues, interest, fines, or entrance fee, to apply on the loan according to the aforesaid rule laid down in the case of *Dean vs. Williams*, a very great public benefit will be effected, without any practical wrong worth speaking of, and certainly without the violation of any contract that could be understood by an ordinary mind.

The legislature has by its own action led the parties interested in these associations, into a labyrinth from which even the most learned judges may not be able to extricate them. We are not clear that it is in the power of the legislature to do it, but if it is, we are sure that it should be done.

We cannot leave this subject here. Though the suggestions we have made to former legislatures have thus far had no

perceptible effect, being sure that the principle which has so signally prospered even amidst the chaos and wreck of these miserable Loan Fund Associations, is capable of vitalizing an institution of more value to Massachusetts than all the Fire and Life Insurance Companies put together, we feel bound to urge upon the present legislature, the duty of giving to the poorest of our people the full use of their own savings.

Massachusetts has famous schools, and savings banks that are as safe and perhaps as profitable to the depositors as any in the world. But the tendency of both is to depopulate her. A poor boy gets a good education and \$200 laid up in the savings bank. He has a charming wife in view, and cannot think of a home worth less than from \$1,000 to \$2,000, and he wisely wishes to own it. If he knew less of arithmetic and geography he would pay rent and stay in Massachusetts. But as he can find nobody willing to lend him enough to build a house on any reasonable or practicable terms of payment, he withdraws his deposit in the savings bank and emigrates to a newer State. His place in our industrial system is taken by somebody rude and raw enough to pay 20 per cent. rent for a shanty or a cellar and cheat the landlord at that. Is there not wisdom enough in Massachusetts to make a different state of facts and establish a different tendency of its educational system? Is it inevitable that her society must divide into the stagnantly rich and the wretchedly poor, while the mind and muscle of her middle class is crushed out as from between the upper and nether millstones for the benefit of the rest of the world? We owe it to ourselves, if not to mankind, to make Massachusetts the easiest as well as the most desirable and charming State to live in, for a poor man who wishes to live a sublime life. And this we can do by lending him, on proper conditions, a sufficient amount of capital, to be replaced on the sinking fund principle—a principle which even the most unfortunate of the loan fund experiments has shown to be as easily and safely applicable to poor borrowers as rich ones.

Our savings banks do not lend money to such borrowers, or on such conditions, and probably never will. Private capitalists cannot be expected to do it for two reasons. It involves too much labor. Other investments, that perhaps involve no labor at all, are equally profitable. Mutual voluntary associa-

tions can never do it well or effectually, because their modes of operation must be necessarily variable. It must be done, if done at all, under a well considered, permanent State law, which will neither need nor receive any considerable alteration in the course of years. There must be, in the system adopted, no conflict or collision of interests, and no want of motive power in any part. There must be no opportunity for extensive defalcation or neglect of duty. While the system admits of a limited degree of flexibility, it must be rigidly guarded against any excess or abuse of that feature.

The most enlightened governments of the old world, as we have had occasion in former reports to remark, have already recognized it as an important and necessary function of government to invest the savings of the poor and manage them for their benefit. The British government has not only converted its post-office into a national savings bank, but it has, during the last year, established a national life insurance system for people of small means, and is carefully considering the best mode of fostering building operations or supplying, in a more general way, the social want which they are intended to meet. Indeed, the question of what shall be done to prevent the enormous power which modern science and invention have given to capital, from resulting in an under stratum of dangerous, unendurable, uncontrollable and incurable poverty, is the greatest of all questions now before the civilized world. It is the question of self-preservation with every government, and cannot be shirked except by minds that refuse to look forward.

What we feel bound, by every consideration of patriotism and humanity, to recommend, is that the legislature should, by a proper Act, authorize towns and cities to receive savings as trustees or guardians, with a view to making loans to the depositors themselves, at as low a rate of interest as practicable; principal and interest to be paid by an equal monthly payment, and loans to be settled by an invariable rule. For the details of our plan we would respectfully refer to House Doc., 259 of 1861, and to our Report of that year on Loan Fund Associations. (Public Doc., No. 13.)

Every year of progress in the present war renders it more important that the system proposed by us, or one equally sure to produce the desired result, should be inaugurated. Other-

wise, when the war is over, the men whose valor, patriotism and endurance have won our glory, will, too many of them, find homes elsewhere, and Massachusetts will come at last to have only her past to be proud of.

If we cannot impress upon others the conviction we feel ourselves, that the measure we have proposed and carefully studied for many years will prove a magnificent as well as beneficent success, if tried, we do hope, at least, to convince the assembled representatives of thinking Massachusetts that it is wise to try an experiment which has some chance of such success, while the only possible loss is that of a comparatively inexpensive apparatus.

All which is respectfully submitted.

ELIZUR WRIGHT,  
GEO. W. SARGENT,  
*Insurance Commissioners.*

OFFICERS  
OF  
LOAN FUND ASSOCIATIONS

AS RETURNED TO THE

INSURANCE COMMISSIONERS,

OCTOBER 1, 1864.

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ABINGTON MUTUAL, ABINGTON.

*President*, Lucius Faxon, Abington. *Vice-President*, Joseph Vaughan, Abington. *Secretary*, Edward W. Cobb, Abington. Salary, \$150 per annum; bonds, \$1,000. *Surveyor*, Edward W. Cobb. *Attorney*, J. E. Keith, Abington.

*Directors*, Joshua Whitmarsh, James Whitmarsh, Gilman Osgood, Benjamin Norton, Asaph Dunbar, J. E. Porter, John N. Noyes, H. W. Noyes, William Ripley, all of Abington.

BLACKSTONE VALLEY, GRAFTON.

*President*, A. M. Bigelow, Grafton. *Vice-President*, T. T. Griggs, Grafton. *Secretary*, W. F. Slocum, Grafton. Salary, \$200; bonds, \$10,000. *Attorney*, W. F. Slocum.

*Directors*, Jona. B. Wheeler, Edward B. Bigelow, Rufus E. Warren, H. C. Greenwood, Wm. F. Slocum, Willard D. Wheeler, Leander Stockwell, C. A. Pierce, all of Grafton; Amariah Taft, of Uxbridge.

LANESBOROUGH, LANESBOROUGH.

*President*, Leman Wood, Lanesborough. *Vice-President*, Chas. B. Whitney, Lanesborough. *Secretary*, Wm. A. Fuller. Salary, \$100; bonds, \$1,000. *Treasurer*, William A. Fuller. *Surveyor*, James McCleary. *Attorney*, William A. Fuller.

*Directors*, James McCleary, Oran F. Farnam, Ezra H. Sherman, Albert Tolman, William V. Harrison, William Harrison, Richard Whitney, all of Lanesborough.

## MIDDLEBOROUGH, MIDDLEBOROUGH.

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*Directors*, A. Wood, George Leonard, Jr., S. W. Reed, L. Tinkham, J. Cole, Jr., Everett Robinson, S. H. Sylvester, Roland F. Barrows, J. E. Beals, all of Middleborough.

## PEOPLE'S PERPETUAL, BOSTON.

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*Directors*, C. K. Darling, S. B. Krogman, D. R. Sortwell, Cambridge; O. S. Sanders, Boston; E. Coolidge, Boston; Dr. G. Russell, Boston; W. J. Towne, Newton; E. W. Ridgway, Boston; S. Curtis, Boston; Charles Hayden, Boston; F. Spoor, Chelsea; C. D. Cole, Cambridge; L. W. French, Chelsea; Geo. Winslow, South Dedham; S. P. Langmaid, Charlestown.

## SOUTH ABINGTON, SOUTH ABINGTON.

*President*, Aaron A. Healey, So. Abington. *Vice-President*, Jas. W. Osborn, So. Abington. *Secretary*, Samuel Dyer, So. Abington. Salary, \$90 per annum; bonds, \$1,500. *Treasurer*, Samuel Dyer, So. Abington. *Surveyor*, John P. Reed, So. Abington. *Attorney*, John P. Reed.

*Directors*, Luther Peterson, Aaron A. Healey, David Bates, Alexander Alden, Jas. W. Osborn, Wm. H. Capen, Lloyd W. Reed, Elijah Holmes, John Swain, all of So. Abington.

## SPRINGFIELD, SPRINGFIELD.

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*Directors*, James Kirkham, C. L. Shaw, H. B. Crane, Silas Cook, George E. Page, Levi Hitchcock, H. Hutchins, R. E. Ladd, W. H. Parsons, F. B. Bacon, David Warner, Rufus Kimball, E. L. Holcomb, all of Springfield; Edward Southworth and Jonathan O. Moseley, of West Springfield.

## WORKINGMEN'S, SALEM.

*President*, Peter Silver, Salem. *Vice-President*, James A. Gillis, Salem. *Secretary*, William P. Upham, Salem. Salary, \$400 per annum; bonds, \$1,500. *Treasurer*, William P. Upham.

*Directors*, Daniel C. Manning, J. C. Foster, A. B. Almon, J. H. Towne, J. C. Chaney, F. Carlton, J. F. Newhall, George W. Pease, N. A. Horton, Geo. F. Brown, William Ives, William Silver, all of Salem; D. E. Safford, Hamilton; S. P. Hathaway, Marblehead; Calvin Putnam, Danvers.

\* Including rent and office expenses.

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ABSTRACT

OF THE

Returns of the Loan Fund Associations,

FILED IN THE OFFICE OF THE INSURANCE COMMISSIONERS,

OCTOBER, 1864.

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*Abstract of the Returns.*

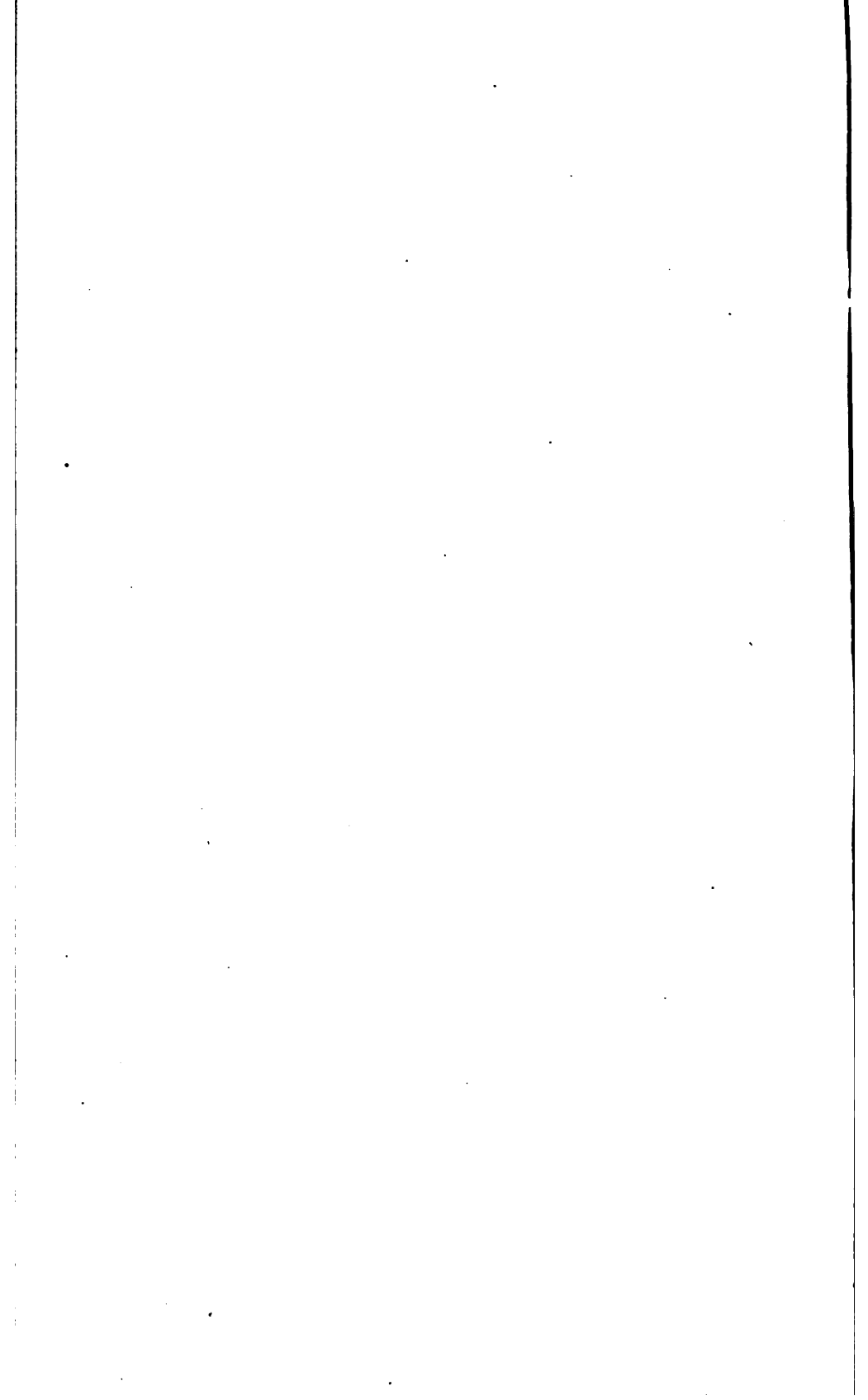
	Abington Mutual Loan Fund Assoc- iation, Abing- don.	Blackstone Val- ley Loan Fund Association, Grat- ton.	Lanesboro' Loan Fund Associa- tion, Lanesbo- rough.	Middleborough Loan Fund As- sociation, Mid- dleborough.	People's Perpet- ual Loan Fund Association, Bos- ton.	Plymouth Loan Fund Associa- tion, Plymouth.	South Abington Loan Fund As- sociation, South Abington.	Springfield Loan Fund Associa- tion, Spring- field.	Workmen's Loan Fund As- sociation, Sa- lem.
Date of Commencement,	June, 1853,	Aug., 1855,	Jan., 1855,	Oct., 1854,	Aug., 1854,	Jan., 1855,	Mar., 1854,	Aug., 1854,	Oct., 1855,
Par value per share,	\$500 00	\$300 00	\$250 00	\$500 00	\$500 00	\$500 00	\$500 00	\$200 00	\$500 00
Secretary's salary,	150 00	200 00	100 00	200 00	*800 00	325 00	90 00	475 00	400 00
Shares redeemed,	273	537½	392	259	-	525	46½	2,760	43
Shares unredeemed,	13	281	208	79	1,399	152	25	47	1,957
Shares withdrawn,	119	301½	176	208	1,599	123	396½	193	156
Shares forfeited,	-	-	2	-	138	-	10	-	171
Amount paid on same,	-	-	\$17 97	-	\$683 00	-	\$130 00	-	\$407 02
Shares cancelled by borrowers paying back the money loaned to them,	190	492	390	151	-	307	90½	2,017	50
Shares outstanding,	96	336½	26	79	1,399	370	71½	790	423
Amount of money loaned since com- mencement,	\$91,363 76	\$168,735 53	\$25,771 00	\$80,459 75	\$230,197 55	\$134,088 50	\$40,890 00	\$367,775 00	\$87,899 24
Amount of loan repaid,	54,737 76	191,171 36	23,402 32	61,468 27	115,217 08	110,307 39	23,643 75	229,870 00	55,021 61
Dues paid and not endorsed,	-	6,809 00	60 00	-	-	-	-	1,904 00	-
Am't of loan on which interest is charged,	33,626 00	14,315 94	462 00	37,227 36	114,930 47	22,000 00	75	50,234 00	32,677 73

Dues received since commencement, .	\$73,104 00	\$ 139,502	\$10,137 00	\$93,570 67	\$207,003 52	\$32,000 00	\$56,472 58	\$248,596 00	\$97,012 60
Amount of dues in arrears, . . .	1,236 00	37 00	261 00	716 97	-	1,500 00	491 06	260 00	-
Interest received since commencement,	21,419 93	23,299 20	3,688 86	13,471 56	35,459 94	23,607 09	9,273 79	54,965 05	19,197 74
Entrance fees, . . . . .	493 50	1,585 50	731 86	1,449 00	3,322 00	800 00	519 50	3,019 50	560 70
Transfer fees received, . . . .	294 25	641 21	25 00	261 00	85 55	494 00	191 00	793 00	106 50
Received for fines, . . . . .	1,965 03	1,114 47	592 13	1,047 27	1,828 21	1,323 91	1,356 25	4,326 65	203 86
Received for books, . . . . .	-	-	84 00	41 21	485 77	-	15 87	54 00	106 47
Amount of cash on hand, . . .	3,466 75	1,661 15	394 84	1,323 56	15,230 15	556 12	17,668 97	43,913 62	5 65
Expenses during the past year, .	227 01	288 22	40 43	204 79	913 13	452 86	190 73	556 95	1,189 29
Expenses since commencement, .	2,245 98	3,619 85	1,115 90	2,592 07	12,967 20	5,263 53	1,768 10	6,908 72	7,032 32
Largest amount loaned to one member,	2,824 00	6,100 00	1,496 00	2,730 00	7,432 92	3,000 00	1,846 00	4,985 00	1,980 00
Cash paid for advance interest, .	428 31	422 55	2,528 14	131 23	2,655 18	1,352 99	51 56	14,065 02	5,848 12
Cash paid for shares withdrawn, .	53,198 26	25,219 38	8,812 04	33,724 43	82,377 77	20,224 00	42,097 20	143,371 00	7,521 91
Loss on sale of mortgaged property, .	941 99	2,338 75	-	-	3,072 48	2,500 00	175 00	276 50	436 84

\* Including rent of office and expenses.

† \$4,000 of this amount is loaned to the State of Massachusetts.  
‡ Including \$7,241.66 loaned on mortgages and Town and United States Stocks. Funds not called for by members for cancelling shares, or for other purposes, are loaned by the Directors on such securities as the law requires in Savings Institutions.

§ Including \$3,828.61 invested in United States Stocks.  
|| Due from mortgages and possibly may be collected, but estimated as loss.



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# ABSTRACT

OF THE

## Attested Returns of Corporations

ORGANIZED DURING

1 8 6 4 ,

UNDER

GENERAL STATUTES OF MASSACHUSETTS.

JANUARY, 1865.

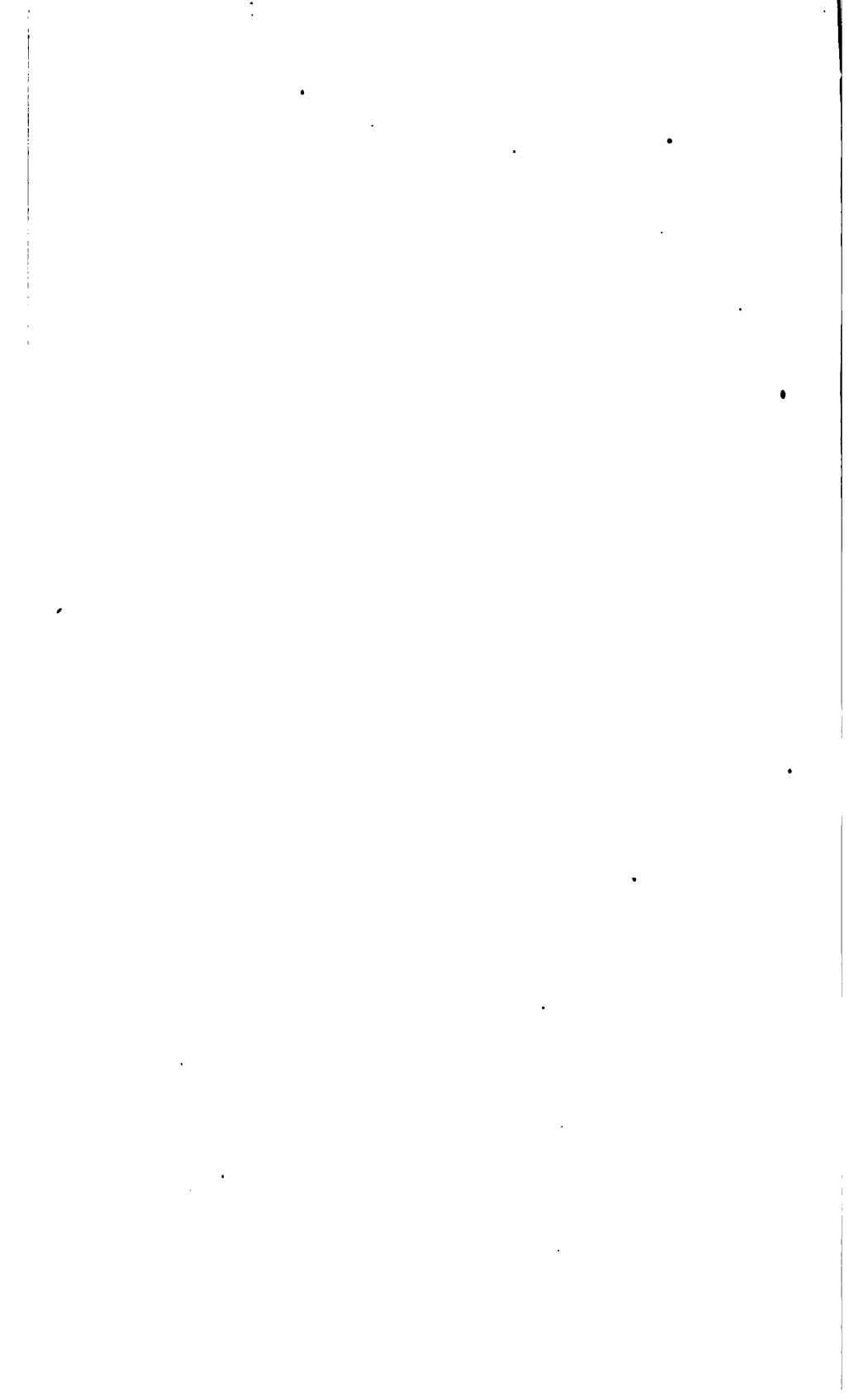
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PREPARED BY

THE SECRETARY OF THE COMMONWEALTH.

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BOSTON:  
WRIGHT & POTTER, STATE PRINTERS,  
No. 4 SPRING LANE.  
1865.



## Commonwealth of Massachusetts

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SECRETARY'S DEPARTMENT, BOSTON, }  
January 1, 1865. }

*To the Honorable the Senate and the House of Representatives :*

I have the honor to submit for the information of the legislature, in compliance with the General Statutes, an abstract, prepared from the certified returns of ONE HUNDRED AND SEVENTY-FOUR corporations organized within the Commonwealth in the year 1864, under chapter sixty-one of the General Statutes, and of fourteen companies previously formed who have certified an increase of capital stock during the year.

The increase in the number of organizations, and in the amount of capital invested in 1863 over that of previous years, was considered very remarkable, the investments bearing to the aggregate of the twelve preceding years the ratio of  $60\frac{74}{100}$ , and to the total capital then existing a ratio of  $40\frac{89}{100}$ , and the number of organizations being, with one exception, nearly three times larger than in any former year, indicating increased energy and prosperity in the manufacturing and mining interests of the Commonwealth.

It will now be seen, by reference to a table of general statement closing this abstract, that the increase in 1864 is still more noticeable. The organizations in the past year have reached the large number of one hundred and seventy-four, or three times even that of 1863; and the amount of investments certified as paid in is \$41,805,043, or more than four and one-half times the paid capital of the preceding year, bearing to the aggregate of thirteen years the ratio of  $1.72\frac{82}{100}$ , and to the total existing capital, which is \$66,001,489 $\frac{12}{100}$ , a ratio of  $63\frac{88}{100}$ .

It appears, therefore, that of the total number of corporations organized since the enactment of the general statute of 1851, authorizing corporate associations, nearly thirty-eight per cent,—representing a paid capital of \$41,805,043, or more than sixty-three per cent of the total amount of investments,—have been organized during 1864.

The amount of increased capital paid during the past year into companies previously existing is \$1,349,700, which added to the paid capital of the past year's organizations, makes for the total investments of 1864, the sum of \$43,154,743.

Very respectfully,

OLIVER WARNER,

*Secretary of the Commonwealth.*

A B S T R A C T  
Of Certificates of Corporations made to Secretary's Department, of Organizations in 1864.

NAME OF COMPANY.	Where Located.	Capital Stock.	Amount of Capital paid in.	Number of Shares	Par value of Shares.	Certificate of organization, when filed.
Abbot Hat Company, . . . . .	*	\$50,000 00	\$24,300 00	500	\$100 00	May 31.
Alexandrian Copper Mining Company, . . . . .	Boston, . . . . .	500,000 00	500,000 00	50,000	10 00	Aug. 2.
Almada Silver Mining Company, . . . . .	Boston, . . . . .	400,000 00	400,000 00	40,000	10 00	Sept. 12.
Alpha Gold Mining Company, . . . . .	Boston, . . . . .	150,000 00	150,000 00	150,000	1 00	May 4.
American Artificial Limb Company, . . . . .	Boston, . . . . .	300,000 00	300,000 00	3,000	100 00	June 1.
American Copper Mining Company, . . . . .	Boston, . . . . .	500,000 00	500,000 00	200,000	2 50	Mar. 17.
American Felting Company, . . . . .	Winchester, . . . . .	100,000 00	100,000 00	1,000	100 00	Mar. 21.
American Gold Mining Company, . . . . .	Boston, . . . . .	400,000 00	400,000 00	200,000	2 00	Mar. 30.
American Molded Collar Company, . . . . .	*	300,000 00	300,000 00	3,000	100 00	Nov. 19.
American Slate Company, . . . . .	Boston, . . . . .	300,000 00	300,000 00	12,000	25 00	July 2.
American Tool and Machine Company, . . . . .	*	100,000 00	100,000 00	1,000	100 00	Oct. 4.
Ames Plow Company, . . . . .	Boston, . . . . .	400,000 00	400,000 00	4,000	100 00	Feb. 24.

\* Not stated.



*Abstract of Certificates of Corporations.—Continued.*

NAME OF COMPANY.	Where Located.	Capital Stock.	Amount of Capital paid in.	Number of Shares.	Par value of Shares.	Certificate of organization, when filed.
Amesbury Woolen Company, . . . . .	Amesbury, .	\$100,000 00	\$100,000 00	1,000	\$100 00	Jan. 12.
Annapolis Copper Company, . . . . .	Boston, .	500,000 00	500,000 00	200,000	2 50	April 4.
Archimedean Ventilation Company, . . . . .	Boston, .	100,000 00	100,000 00	1,000	100 00	Jan. 26.
Argyle Machinery Company, . . . . .	Boston, .	30,000 00	30,000 00	1,200	25 00	May 13.
Atlantic Gold Mining Company, . . . . .	*	200,000 00	200,000 00	100,000	2 00	Jan. 11.
Automatic Gas-Machine Company, . . . . .	*	250,000 00*	167,133 00	1,000	25 00	Mar. 10.
Beacon Gold Mining Company, . . . . .	Boston, .	500,000 00	500,000 00	200,000	2 50	April 18.
Bear Valley Coal Company, . . . . .	Boston, .	500,000 00	500,000 00	40,000	12 50	Jan. 26.
Belcher & Taylor Agricultural Tool Company, . . . . .	Chicopee, .	50,000 00	27,600 00	500	100 00	Nov. 26.
Berkley Mills, . . . . .	*	200,000 00	200,000 00	2,000	100 00	May 16.
Berkshire Paper Company, . . . . .	Lee, .	200,000 00	200,000 00	2,000	100 00	Mar. 28.
Boston and Corinth Copper Mining Company, . . . . .	Boston, .	200,000 00	200,000 00	20,000	10 00	Mar. 19.
Boston and Danby Iron Mining Company, . . . . .	Boston, .	200,000 00	*	20,000	10 00	Mar. 15.
Boston and Lackawanna Coal Company, . . . . .	Boston, .	500,000 00	500,000 00	10,000	50 00	Nov. 17.

Boston and Mahanoy Coal Company, . . .	Boston, . . .	\$300,000 00	\$300,000 00	12,000	\$25 00	Nov. 15.
Boston and New York Slate and Tile Company, . .	Boston, . . .	800,000 00	800,000 00	12,000	25 00	April 18.
Boston and Nova Scotia Gold Mining Company, .	Boston, . . .	200,000 00	200,000 00	100,000	2 00	Jan. 17.
Boston Fire Brick and Clay Retort Manuf'g Co., .	Boston, . . .	50,000 00	20,000 00	200	250 00	Jan. 26.
Boston Ice Company, . . . . .	Boston, . . .	50,000 00	5,000 00	500	100 00	Feb. 16.
Boston Oil Creek Land Company, . . . . .	Boston, . . .	100,000 00	100,000 00	5,000	20 00	May 31.
Boston Paper Collar Manufacturing Company, . .	Boston, . . .	125,000 00	125,000 00	25,000	5 00	Dec. 7.
Boston Silk and Woolen Mills, . . . . .	Boston, . . .	100,000 00	100,000 00	1,000	100 00	Jan. 20.
Boston Steel and Iron Company, . . . . .	Boston, . . .	100,000 00	100,000 00	1,000	100 00	Mar. 24.
Brayton River Company, . . . . .	*	150,000 00	150,000 00	1,500	100 00	July 23.
Broad Mountain Coal Company, . . . . .	Boston, . . .	300,000 00	300,000 00	3,000	100 00	Mar. 17.
Butler Coal Mining Company, . . . . .	Boston, . . .	300,000 00	300,000 00	3,000	100 00	June 10.
Caledonia Gold Mining Company, . . . . .	Boston, . . .	500,000 00	500,000 00†	100,000	5 00	Sept. 10.
Campbell Tract Oil Company, . . . . .	Boston, . . .	300,000 00	300,000 00	6,000	50 00	Dec. 30.
Canadian Gold Mining Company, . . . . .	Boston, . . .	400,000 00	400,000 00	200,000	2 00	May 27.

\* Not stated.

† In real estate.

*Abstract of Certificates of Corporations—Continued.*

NAME OF COMPANY.	Where Located.	Capital Stock.	Amount of Capital paid in.	Number of Shares.	Par value of Shares.	Certificate of organization, when filed.
Cape Breton Coal Mining Company, . . . . .	Boston, . .	\$500,000 00	\$500,000 00	200,000	\$2 50	April 18.
Cape Cod Glass Company, . . . . .	Sandwich, . .	150,000 00	150,000 00	1,500	100 00	April 5.
Champlain Copper Mining Company, . . . . .	Boston, . .	300,000 00	300,000 00	200,000	1 50	Mar. 30.
Chatham Mining Company, . . . . .	Boston, . .	400,000 00	400,000 00	200,000	2 00	Mar. 28.
Chebucto Gold Mining Company, . . . . .	Boston, . .	500,000 00	500,000 00	100,000	5 00	Mar. 25.
Chester Mining Company, . . . . .	Boston, . .	200,000 00	200,000 00	200,000	1 00	Feb. 26.
Chicopee Malleable Iron Works, . . . . .	Chicopee, . .	20,000 00	20,000 00	200	100 00	Mar. 2.
Clarendon Gold Mining Company, . . . . .	Boston, . .	500,000 00	500,000 00	200,000	2 50	June 14.
Colonial Gold Company, . . . . .	Boston, . .	400,000 00	400,000 00	200,000	2 00	April 13.
Cone Iron Works, . . . . .	W. Stockbridge, . .	100,000 00	100,000 00	1,000	100 00	Sept. 28.
Cook Gold Mining Company of Colorado, . . . . .	*	300,000 00	300,000 00	30,000	10 00	Dec. 27.
Copper Hill Mining Company, . . . . .	Boston, . .	200,000 00	200,000 00	200,000	1 00	Mar. 19.
Copperas Hill Mining Company, . . . . .	Boston, . .	500,000 00	500,000 00	50,000	10 00	April 19.
Cordaville Mills, . . . . .	Cordaville, . .	300,000 00	300,000 00	3,000	100 00	June 10.

				\$100,000 00	\$100,000 00	\$100,000 00	\$100 00	Jan. 25.
Danvers Bleachery,	.	.	.	.	.	.	1 00	April 29.
Dayton Mining Company,	.	.	.	.	.	.	100 00	Aug. 6.
Dental Vulcanite Company,	.	.	.	.	.	.	2 50	May 18.
Devonshire Gold Company,	.	.	.	.	.	.	1 00	April 18.
Dover Copper Mining Company,	.	.	.	.	.	.	2 00	June 16.
Dubuque Mining and Water Power Company,	.	.	.	.	.	.	2 00	Mar. 19.
Dunham Copper Company,	.	.	.	.	.	.	100 00	Aug. 9.
Eagle Sugar Refinery,	.	.	.	.	.	.	100 00	Dec. 27.
Easthampton Rubber Thread Company,	.	.	.	.	.	.	30 00	Aug. 16.
East Mount Lafree Coal Company,	.	.	.	.	.	.	5 00	Aug. 9.
Eldorado Gold Mining Company of Nova Scotia,	.	.	.	.	.	.	50 00	May 2.
Eliot Brick Company,	.	.	.	.	.	.	100 00	Dec. 21.
Elliott Felting Mills,	.	.	.	.	.	.	5 00	July 26.
Embleton Coal Company,	.	.	.	.	.	.	25 00	Sept. 8.
Empire Slate and Tile Company,	.	.	.	.	.	.		

\* Not stated.

† In patent rights and cash.

*Abstract of Certificates of Corporations—Continued.*

NAME OF COMPANY.	Where Located.	Capital Stock.	Amount of Capital paid in.	Number of Shares.	Par value of Shares.	Certificate of organization, when filed.
Essex Hat Manufacturing Company, . . . . .	Newburyport, .	\$30,000 00	\$30,000 00	300	\$100 00	July 21.
Essex Mining Company, . . . . .	Boston, .	200,000 00	200,000 00	200,000	1 00	Mar. 30.
Eureka Manufacturing Company, . . . . .	Boston, .	100,000 00	100,000 00	1,000	100 00	May 31.
Excelsior Mining Company of Colorado, . . . . .	Boston, .	300,000 00	300,000 00	30,000	10 00	Jan. 8.
Fuller Farm Oil Company, . . . . .	Boston, .	250,000 00	250,000 00	25,000	10 00	Dec. 28.
Fitchburg Woolen Mill Company, . . . . .	Fitchburg, .	80,000 00	80,000 00	800	100 00	Jan. 13.
Foreign Sole-Sewing Machine Company, . . . . .	*	500,000 00	500,000 00	50,000	10 00	Aug. 31.
Gilbert River Gold Mining Company, . . . . .	Boston, .	500,000 00	500,000 00	100,000	5 00	Sept. 16.
Gilberton Coal Company, . . . . .	Boston, .	500,000 00	500,000 00	5,000	100 00	May 10.
Gilpin Gold Mining Company of Colorado, . . . . .	Boston, .	500,000 00	200,000 00	100,000	5 00	July 23.
Glencoe Mining Company, . . . . .	Boston, .	200,000 00	200,000 00	200,000	1 00	Mar. 14.
Glendale Vulcanized Rubber Company, . . . . .	Easthampton, .	50,000 00	50,000 00	500	100 00	July 1.
Globe Manufacturing Company, . . . . .	*	100,000 00	100,000 00	1,000	100 00	Aug. 26.
Gold Field Mining Company, . . . . .	*	125,000 00	125,000 00	100,000	1 25	June 1.

Gold River Gold Company, . . . . .	Boston, . . . . .	\$300,000 00	\$300,000 00	100,000	\$3 00	April 4.
Grand Trunk Copper Mining Company, . . . . .	Boston, . . . . .	500,000 00	500,000 00	100,000	5 00	April 5.
Grand Tunnel Coal Company, . . . . .	Boston, . . . . .	400,000 00	340,000 00	4,000	100 00	Mar. 28.
Granite State Ochre Company, . . . . .	Boston, . . . . .	100,000 00	100,000 00	20,000	5 00	Sept. 20.
*Greenwood Coal Mining Company, . . . . .	Boston, . . . . .	500,000 00	500,000 00	10,000	50 00	Aug. 12.
Halifax Gold Mining Company, . . . . .	Boston, . . . . .	400,000 00	400,000 00	200,000	2 00	Mar. 19.
Hancock Patent Steam Blower Company, . . . . .	Boston, . . . . .	160,000 00	140,000 00	4,000	40 00	Nov. 22.
Henry Clay Coal Company, . . . . .	Boston, . . . . .	300,000 00	300,000 00	8,000	100 00	April 14.
Hinkley & Williams' Works, . . . . .	Boston, . . . . .	200,000 00	200,000 00	400	500 00	April 22.
Holyoke Machine Company, . . . . .	Holyoke, . . . . .	40,000 00	40,000 00	400	100 00	Jan. 25.
Holyoke Warp Mill, . . . . .	Holyoke, . . . . .	50,000 00	5,000 00	500	100 00	Aug. 8.
Horton Hat Company, . . . . .	Amesbury, . . . . .	20,000 00	20,000 00	200	100 00	Mar. 24.
Inverness Copper Company, . . . . .	Boston, . . . . .	500,000 00	500,000 00	200,000	2 50	Aug. 25.
Invincible Gold Mining Company, . . . . .	*	300,000 00	300,000 00	60,000	5 00	May 23.
Island Pond Copper Manufacturing Company, . . . . .	Boston, . . . . .	250,000 00	250,000 00	50,000	5 00	May 2.

\* Not stated.

*Abstract of Certificates of Corporations—Continued.*

NAME OF COMPANY.	Where Located.	Capital Stock.	Amount of Capital paid in.	Number of Shares.	Par value of Shares.	Certificate of organization, when filed.
Kent Gold Mining Company, . . . . .	Boston, . . . . .	\$200,000 00	\$200,000 00	200,000	\$1 00	April 9.
Lafayette Mining Company, . . . . .	Boston, . . . . .	200,000 00	200,000 00	200,000	1 00	April 7.
Lee Woolen Company, . . . . .	Lee, . . . . .	100,000 00	100,000 00	1,000	100 00	Mar. 28.
Lenoxville Mining and Smelting Company, . . . . .	Boston, . . . . .	500,000 00	500,000 00	100,000	5 00	April 6.
Lightfoot Currying Oil Company, . . . . .	"* . . . . .	200,000 00	140,000 00	4,000	50 00	June 4.
Logan Copper Mining Company, . . . . .	Boston, . . . . .	300,000 00	300,000 00	100,000	3 00	Feb. 6.
Lyster Copper Company, . . . . .	Boston, . . . . .	400,000 00	400,000 00	200,000	2 00	April 21.
Mahanoy Coal Company, . . . . .	Boston, . . . . .	200,000 00	175,000 00	10,000	20 00	Mar. 14.
Marlboro' Paper Company, . . . . .	New Marlboro', . . . . .	50,000 00	50,000 00	500	100 00	June 11.
Massachusetts Mining Company, . . . . .	Boston, . . . . .	25,000 00	†	25,000	1 00	Mar. 30.
Massachusetts Company of Colorado, . . . . .	Boston, . . . . .	250,000 00	250,000 00	50,000	5 00	Mar. 30.
Mecca Lubricating Oil Company, . . . . .	Boston, . . . . .	300,000 00	21,000 00	3,000	100 00	Sept. 16.
Merrimack Mills, . . . . .	Dracut, . . . . .	500,000 00	500,000 00	5,000	100 00	Aug. 3.
McKay Turned Shoe Company, . . . . .	"* . . . . .	500,000 00	500,000 00	5,000	100 00	Aug. 2.

			\$50,000 00	\$50,000 00	2,000	\$25 00	Mar. 4.
Middlesex Hose Manufacturing Company,	Townsend,	.	.	.	.	.	Mar. 4.
Mineral Point Mining Company,	Boston,	.	.	500,000 00	100,000	5 00	April 22.
Mitchell Granite Company,	Boston,	.	.	100,000 00	2,000	50 00	April 12.
Montague Gold Mining Company of Nova Scotia,	Boston,	.	.	500,000 00	50,000	10 00	Jan. 29.
Montezuma Gold Mining Company,	Boston,	.	.	500,000 00	100,000	5 00	May 13.
Morse Twist Drill and Machine Company,	New Bedford,	.	.	80,000 00	600	50 00	Oct. 8.
Moseley Iron Bridge and Roof Company of Boston,	Boston,	.	.	40,000 00	400	100 00	Sept. 8.
Mount Pleasant Coal Company,	*	.	.	500,000 00	5,000	100 00	June 16.
Narragansett Coal Mining Company,	Boston,	.	.	100,000 00	10,000	10 00	June 16.
National Lead Mining Company,	Boston,	.	.	200,000 00	200,000	1 00	Mar. 28.
Nelson Copper Mining Company,	Boston,	.	.	200,000 00	200,000	1 00	April 1.
New Bedford Tanning Company,	New Bedford,	.	.	50,000 00	500	100 00	Jan. 5.
New England Manufacturing Company,	Boston,	.	.	200,000 00†	2,000	100 00	Nov. 28.
New Gregory Gold Mining Company,	*	.	.	500,000 00	50,000	10 00	May 18.
Newton Mining Company,	Boston,	.	.	200,000 00	200,000	1 00	Mar. 21.

\* Not stated.

† Capital consists of unimproved lands—no stock issued.

‡ Real estate and other available property.



*Abstract of Certificates of Corporations—Continued.*

NAME OF COMPANY.	Where Located.	Capital Stock.	Amount of Capital paid in.	Number of Shares.	Par value of Shares.	Certificate of organization, when filed.
Noel Hill Mining Company, . . . . .	Boston, . .	\$500,000 00	\$500,000 00	100,000	\$5 00	May 13.
North Adams Woolen Company, . . . . .	North Adams, .	200,000 00	Nothing.	2,000	100 00	July 20.
North Wayne Tool Company, . . . . .	Boston, . .	50,000 00	50,000 00	500	100 00	Nov. 30.
Ocean Oil and Guano Company, . . . . .	Boston, . .	10,000 00	10,000 00	1,000	10 00	Mar. 14.
Ocean Oil Manufacturing Company, . . . . .	Boston, . .	60,000 00	60,000 00	1,200	50 00	Aug. 15.
Oldham and Boston Gold Mining Company, . . . . .	Boston, . .	200,000 00	200,000 00	100,000	2 00	Jan. 8.
Patent Heel Company, . . . . .	Boston, . .	60,000 00	60,000 00	12,000	5 00	Jan. 15.
Peck Gold Mining Company, . . . . .	Boston, . .	500,000 00	500,000 00	100,000	5 00	May 14.
Pine Dale Woolen Company, . . . . .	Athol, . .	30,000 00	30,000 00	300	100 00	Aug. 1.
Plymouth Woolen Mills, . . . . .	Plymouth, .	80,000 00	80,000 00	800	100 00	April 23.
Prince Albert Gold Company, . . . . .	Boston, . .	200,000 00	200,000 00	100,000	2 00	Mar. 18.
Provincial Manganese Mining Company, . . . . .	Boston, . .	30,000 00	30,000 00	6,000	5 00	Nov. 28.
Reufrew Gold Mining and Crushing Company, . . . . .	Boston, . .	300,000 00	300,000 00	120,000	2 50	May 10.
Revere Gold Company, . . . . .	Boston, . .	175,000 00	175,000 00	70,000	2 50	June 9.

Roscoe Mining Company,	.	.	.	.	Boston,	.	\$200,000 00	\$200,000 00	200,000	\$1 00	April 14.
Russell Paper Company,	.	.	.	.	Lawrence,	.	100,000 00	100,000 00	100	1,000 00	June 4.
Salem Leg Company,	.	.	.	.	Salem,	.	20,000 00	Nothing.	200	100 00	April 27.
Scipio Iron and Coal Mining Company,	.	.	.	.	Boston,	.	400,000 00	400,000 00	40,000	10 00	May 16.
Schuykill Valley Coal Company,	.	.	.	.	Boston,	.	200,000 00	200,000 00	20,000	10 00	May 26.
Silver Ledge Mining Company,	.	.	.	.	Cambridge,	.	18,000 00	18,000 00	1,800	10 00	Dec. 24.
Smith & Dove Manufacturing Company,	.	.	.	.	Andover,	.	120,000 00	120,000 00	1,200	100 00	June 28.
Somerset Shoe Manufacturing Company,	.	.	.	.	Somerset,	.	10,000 00	10,000 00	100	100 00	June 8.
South Bedford Copper Mining Company,	.	.	.	.	Boston,	.	400,000 00	400,000 00	200,000	2 00	Mar. 22.
Stafford and Chaudiere River Gold Mining Co.,	.	.	.	.	Boston,	.	500,000 00	500,000 00	100,000	5 00	Mar. 8.
Star Mills,	.	.	.	.	Middleboro',	.	100,000 00	100,000 00	1,000	100 00	June 7.
Sterling Gold Mining Company,	.	.	.	.	*	.	325,000 00	220,500 00	3,250	100 00	Dec. 17.
Stewart Gold Mining Company,	.	.	.	.	Boston,	.	500,000 00	400,000 00	100,000	5 00	Mar. 16.
Straford Copper Mining Company,	.	.	.	.	Boston,	.	800,000 00	300,000 00	80,000	10 00	May 2.
Suffolk Coal Company,	.	.	.	.	Boston,	.	400,000 00	400,000 00	4,000	100 00	Mar. 8.

\* Not stated.

*Abstract of Certificates of Corporations—Continued.*

NAME OF COMPANY.	Where Located.	Capital Stock.	Amount of Capital paid in.	Number of Shares.	Par value of Shares.	Certificate of organization, when filed.
Suffolk Gold Mining Company,	Boston,	\$500,000 00	\$500,000 00	100,000	\$5 00	July 8.
Sunapee Mining Company,	Boston,	100,000 00	90,000 00	2,000	50 00	Mar. 1.
Tomwezo Gold Mining Company,	Boston,	200,000 00	200,000 00	100,000	2 00	May 27.
Torrent Rotary Pump Company,	Boston,	40,000 00	40,000 00	1,600	25 00	May 18.
Tyson Iron Company,	Boston,	200,000 00	200,000 00	20,000	10 00	April 21.
Union Gas-Light Company,	Boston,	800,000 00	800,000 00	12,000	25 00	April 27.
Union Glass Company,	Somerville,	200,000 00	200,000 00	2,000	100 00	June 8.
Union Watch Company,	Boston,	10,000 00	10,000 00	100	100 00	Feb. 23.
Universal Safety Match Company,	Roxbury,	50,000 00	30,000 00	500	100 00	May 23.
Victoria Gold Company,	Boston,	200,000 00	200,000 00	100,000	2 00	Mar. 18.
Vulcan Furnace Company,	Boston,	15,000 00	15,000 00	150	100 00	Nov. 11.
Wallace Gold Mining Company,	Boston,	500,000 00	500,000 00	100,000	5 00	Aug. 9.
Washburn Iron Company,	Worcester,	300,000 00	300,000 00	3,000	100 00	April 11.
Washington Gold Mining Company,	Boston,	504,000 00	500,000 00	100,000	5 00	Aug. 9.

		Boston,		\$500,000 00	~ \$500,000 00	50,000	\$10 00	Feb. 8.
Waverly Gold Mining Company, . . . .	.	Boston,	.	\$500,000 00	~ \$500,000 00	50,000	\$10 00	Feb. 8.
Wheeler Horse-Shoe Company, . . . .	.	Boston,	.	500,000 00	500,000 00	5,000	100 00	May 2.
Whipple Nail Manufacturing Company, . . . .	.	Boston,	.	500,000 00	450,000 00	5,000	100 00	April 28.
Aggregate of 174 Companies organized in 1864,		.	.	\$43,878,000 00	\$41,805,043 00			

\* Not stated.

*Increase of Capital certified by existing Companies, in 1864.*

NAME OF COMPANY.	Location.	Present Capital paid in.	Increase in 1864.	Certificate of increase, when filed.	Organization of Company, when certified.
Agawam Woolen Company,	Boston,	\$100,000 00	\$10,000 00	Aug. 18, . .	April 1, 1863.
American Tube Works,	Boston,	200,000 00	60,000 00	June 23, . .	Oct. 6, 1853.
Assabet Manufacturing Company,	Boston,	300,000 00	100,000 00	July 28, . .	Sept. 11, 1862.
Bay State Brick Company,	Boston,	400,000 00	325,000 00	May 20, . .	July 2, 1863.
Boston Bituminized Pipe Company,	Boston,	37,500 00	12,500 00	Oct. 11, . .	Oct. 20, 1863.
Boston Elastic Fabric Company,	Boston,	400,000 00	132,000 00	Sept. 14, . .	Mar. 24, 1863.
Boston Milling and Manufacturing Company,	Boston,	150,000 00	50,000 00	Aug. 19, . .	Dec. 20, 1863.
Flax Leather Manufacturing Company,	Boston,	100,000 00	50,000 00	May 7, . .	Aug. 31, 1863.
Greene Rifle Works,	Boston,	123,200 00	38,200 00	Dec. 30, . .	June 11, 1863.
Lawrence Woolen Company,	Lawrence,	150,000 00	72,000 00	{ Feb. 6, . . } { June 22, . . }	June 13, 1863.
Merchants' Woolen Company,	Dedham,	700,000 00	210,000 00	May 5, . .	Oct. 20, 1863.
New Bedford Flour Mill,	New Bedford,	180,000 00	60,000 00	Aug. 16, . .	Jan. 31, 1863.
Newburyport Hat Company,	Newburyport,	30,000 00	10,000 00	May 17, . .	April 28, 1863.
Salem Car Company,	Salem,	75,000 00	25,000 00	Oct. 6, . .	Nov. 26, 1864.
Union Sugar Refinery,	Boston,	315,000 00	195,000 00	Dec. 28, . .	Oct. 9, 1862.
Total, . . . . .	. . . . .	. . . . .	\$1,349,700 00		

## GENERAL STATEMENT.

Capital Stock voted in 13 years ending December 31, 1863, . \$28,192,683 32

Increase of capital voted by previously existing companies in

1864, . . . . . 1,349,700 00

Aggregate voted by 288 companies organized in 13 years, . \$29,542,383 32

Capital voted by 174 companies organized in 1864, . . 43,878,000 00

Voted capital withdrawn by dissolution of companies in 1864, . . . . . None.

Aggregate amount of voted capital of 462 companies, to

December 31, 1864, . . . . . \$73,420,383 32

Capital Stock invested in 13 years ending December 31, 1863, \$22,846,746 19

Increase of capital paid into previously existing companies in

1864, . . . . . 1,349,700 00

Aggregate paid capital of companies organized during 13

years, . . . . . \$24,196,446 19

Capital invested in companies organized in 1864, . . . 41,805,043 00

Aggregate of capital certified as invested to December 31,

1864, . . . . . \$66,001,489 19

Invested capital withdrawn by dissolution of companies in

1864, . . . . . None.

Aggregate amount of invested capital in 462 companies,

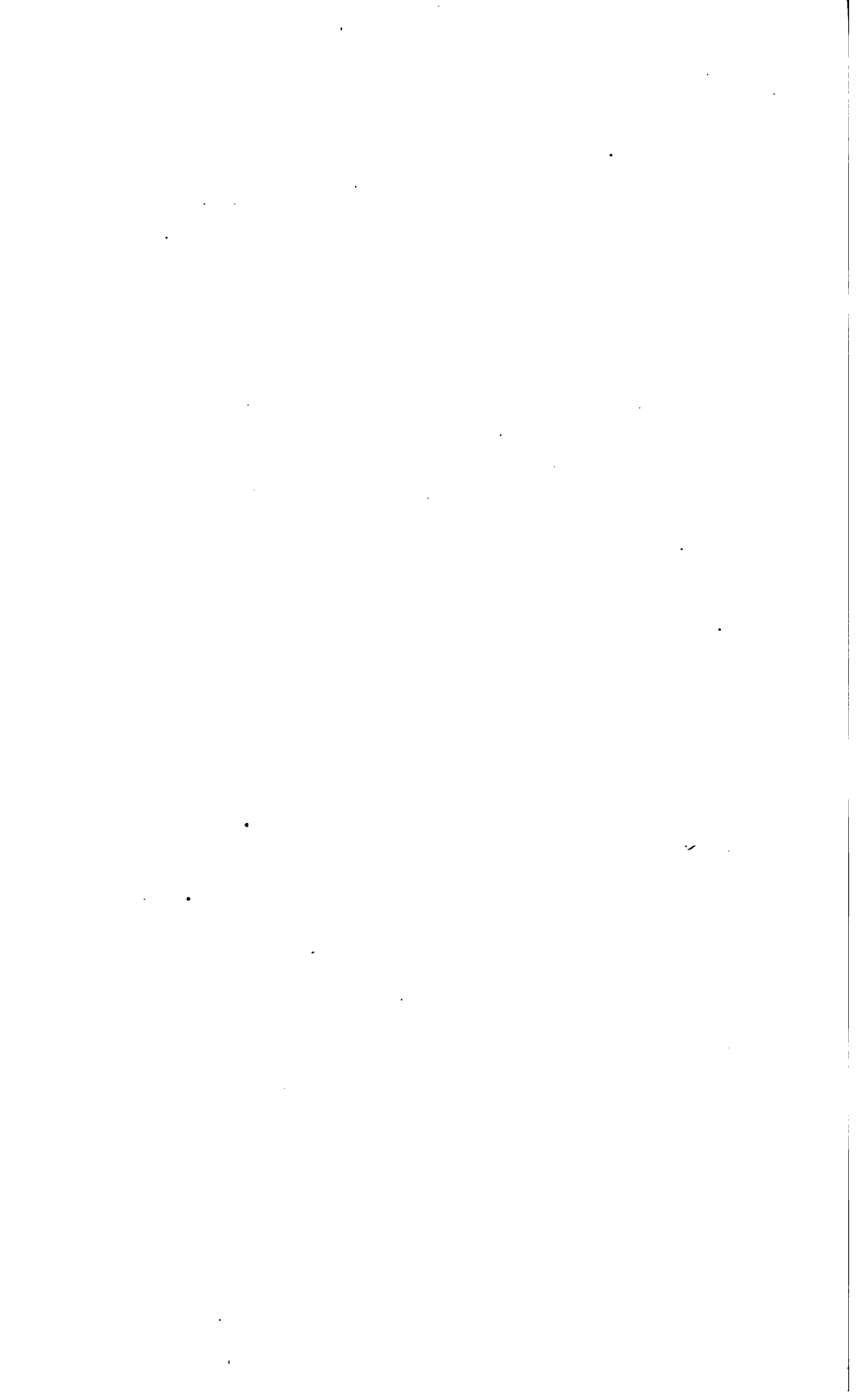
December 31, 1864, . . . . . 66,001,489 19

Ratio of capital invested in 1864 to aggregate of previous 13

years, . . . . . 1.72 $\frac{11}{100}$

Ratio of amount invested in 1864 to aggregate capital

December 31, 1864, . . . . . 68 $\frac{33}{100}$



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THIRTEENTH ANNUAL REPORT

OF THE

COMMISSIONERS

ON PUBLIC LANDS.

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OCTOBER, 1864.

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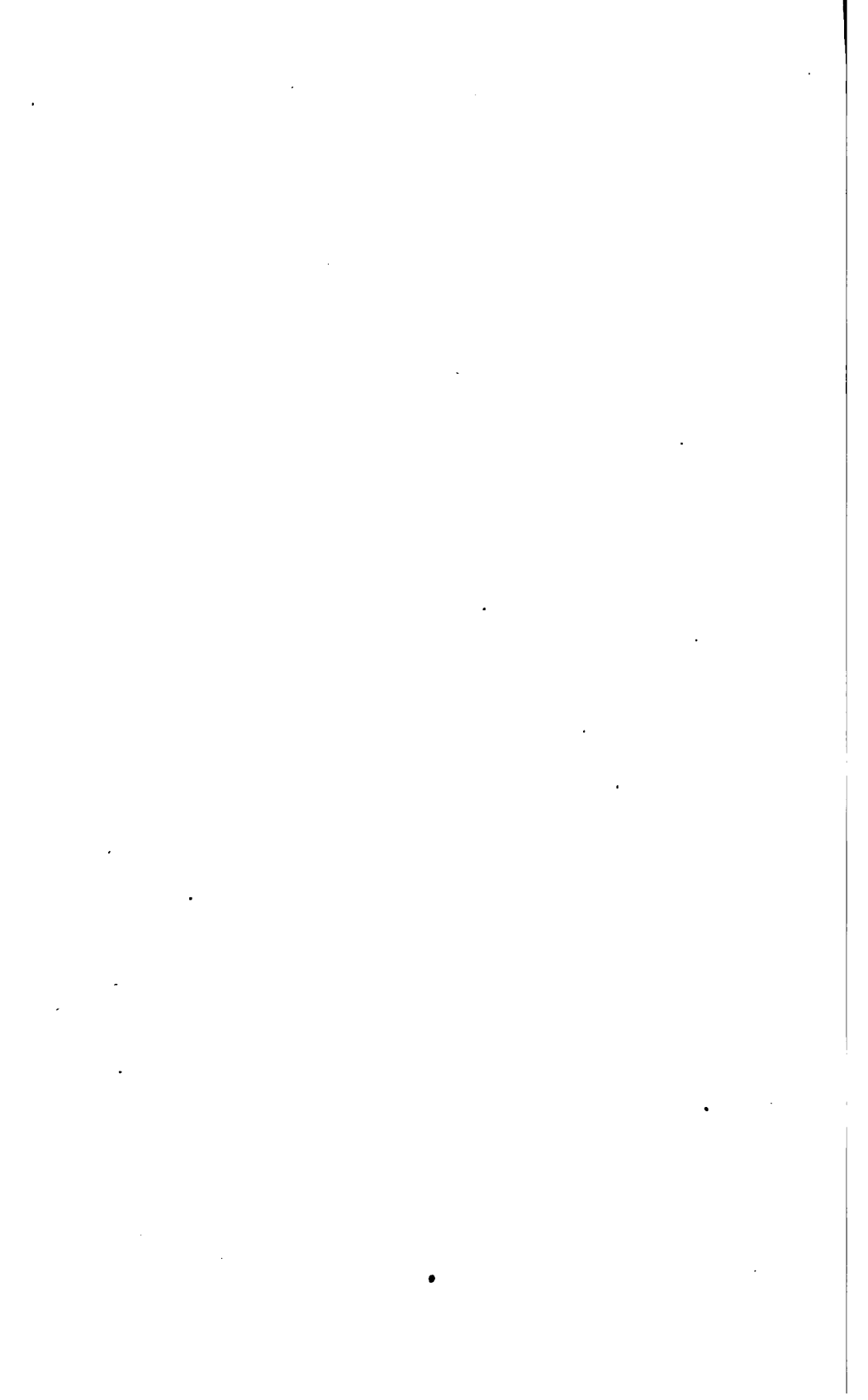
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1865.





## Commonwealth of Massachusetts.

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OFFICE OF COMMISSIONERS ON PUBLIC LANDS, STATE HOUSE, }  
BOSTON, October 15, 1864. }

To His Excellency JOHN A. ANDREW, *Governor of the Commonwealth of Massachusetts :*

The Commissioners on Public Lands, in continuation of the Commission on the Back Bay, herewith present their Thirteenth Annual Report.

The past season, owing to the high prices of labor and materials, has not been favorable for the construction of new buildings, consequently the demand for building lots has materially diminished. It has not been the policy of the Commonwealth to encourage a speculative demand for lands in the Back Bay, but rather to maintain permanent and substantial improvements. The Commissioners, have not, therefore, attempted to force the sale of these lands, but have put into market a quantity deemed sufficient to meet the expenses of filling and improvement for the current year. There has been but one public sale since our last Annual Report. At this sale [embracing an area of (45,797) forty-five thousand seven hundred and ninety-seven superficial feet] the sum of (\$109,000) one hundred and nine thousand dollars was realized, one moiety of which is applicable to purposes aforesaid, and the other moiety is added to the fund for educational purposes. Many elegant and costly buildings have, however, been erected during the past year on lands conveyed by the Commonwealth in the Back Bay territory, and there is no reason, therefore, to doubt that the progress of improvement, retarded for the time by the causes named, will still fully realize the expectations of those who have interested themselves in these lands.

The total proceeds of sales of lands belonging to the Commonwealth in the Back Bay from the beginning [including the early sale amounting to the sum of (\$305,000) three hundred and five thousand dollars, made to the contractors for filling] amount to the sum of (\$2,129,313.<sup>88</sup>/<sub>100</sub>) two million one hundred twenty-nine thousand three hundred thirteen dollars and sixty-eight cents.

The quantity of material deposited in the lands of the Commonwealth in the Back Bay, up to the first day of October, instant, is (2,304,936 c. yds.) two millions three hundred and four thousand nine hundred and thirty-six cubic yards, for which and for other expenses of grading, edge-stones, drains, &c., there has been paid the sum of (\$1,006,259.<sup>32</sup>/<sub>100</sub>) one million six thousand two hundred fifty-nine dollars and twenty-two cents.

The total area of land filled and unsold [exclusive of streets and passage-ways] is about (1,000,000) one million square feet, valued, at prices obtained for corresponding lots, at about the sum of (\$1,750,000) seventeen hundred and fifty thousand dollars. A portion of the streets and passage-ways remain to be graded. There is an area of about (159,000 sq. ft.) one hundred fifty-nine thousand square feet of flats, exclusive of streets, etc., belonging to the Commonwealth, not yet filled.

The expenditures for filling and improvements within the year covered by this Report have been (\$151,748.<sup>84</sup>/<sub>100</sub>) one hundred fifty-one thousand seven hundred forty-eight dollars and eighty-four cents, which sum is included within the total estimate before stated.

The subject of drainage being one of the highest importance in carrying out the improvements of the Back Bay Lands, has received its full share of attention from this Commission. By the Tripartite Indenture of December 11, 1866, between the Commonwealth, the City of Boston, and the Boston Water-Power Company, it was stipulated that a main sewer should be constructed by the Commonwealth, through specified portions of its own lands and about twelve hundred feet upon land of the Water-Power Company; the same to be continued by other parties to specified points, with the design that this main sewer should drain nearly all the lands from which the surface drainage naturally flowed into the empty basin. This plan of

sewerage was abundantly sufficient to drain all the lands of the Commonwealth in the Back Bay ; but the Commission appointed by the City of Boston, upon a more comprehensive examination into the system contemplated by the Tripartite Indenture referred to, became satisfied that a different system would better meet the necessities of the city, and adopted a plan for carrying that part of the drainage lying south of the Worcester and Providence Railroads into the South Bay. As the drainage over the whole territory must eventually be under the control of the city, the Commissioners have not deemed it proper to oppose the new plan, so long as in their judgment it did not contemplate a less effective drainage of the territory of the Commonwealth. They have therefore proposed to devote the same amount of money involved in the cost of the sewer to be built by the Commonwealth under the Tripartite treaty, as nearly as it can be ascertained, to the construction of two smaller drains through the territory of the Commonwealth as contemplated by the new plan adopted by the city. The new plan requires the adoption of a new Tripartite Indenture, which has not yet been submitted to this Board, but which the Commissioners have no doubt can be arranged on equitable principles and to the advantage of all parties concerned.

Since our last Annual Report official notice has been received by this Board of the acceptance of that portion of Commonwealth Avenue extending from Arlington to Berkeley Streets, by the city of Boston, as a public highway. That portion of Marlborough Street extending from Arlington to Berkeley Streets, has since been offered to the City of Boston as a public highway, but no official notice of its acceptance has as yet been received by this Board.

The public ways known as the Mill-dam and its connecting roads and bridges, of which this Commission took possession on the first day of May, 1863, under authority of chapter 201 of the Acts of the year 1861, have been managed in accordance with the provisions of the Act. Nearly the whole length of the roads, or about nine miles, have been regraded ; the Arsenal Bridge, about three hundred feet in length, has been rebuilt, and a good and sufficient draw constructed therein, agreeably to the provisions of a Resolve passed at the last session of the Legislature ; the bridge on the cross-dam, over one hundred

feet in length, has been extensively repaired; a new and substantial fence, extending some eight thousand feet, has been constructed along the marshes; and a balance still remains in the hands of the Commissioners, applicable to the present improvement, and the creation of a fund for the permanent care of these roads and bridges.

## RECEIPTS.

Total amount received for tolls from May 1, 1863, to October 1, 1864, (seventeen months,) .	\$24,078 00
Estimated amount due for tolls October 1, 1864, .	1,425 00
	<u>\$25,503 00</u>

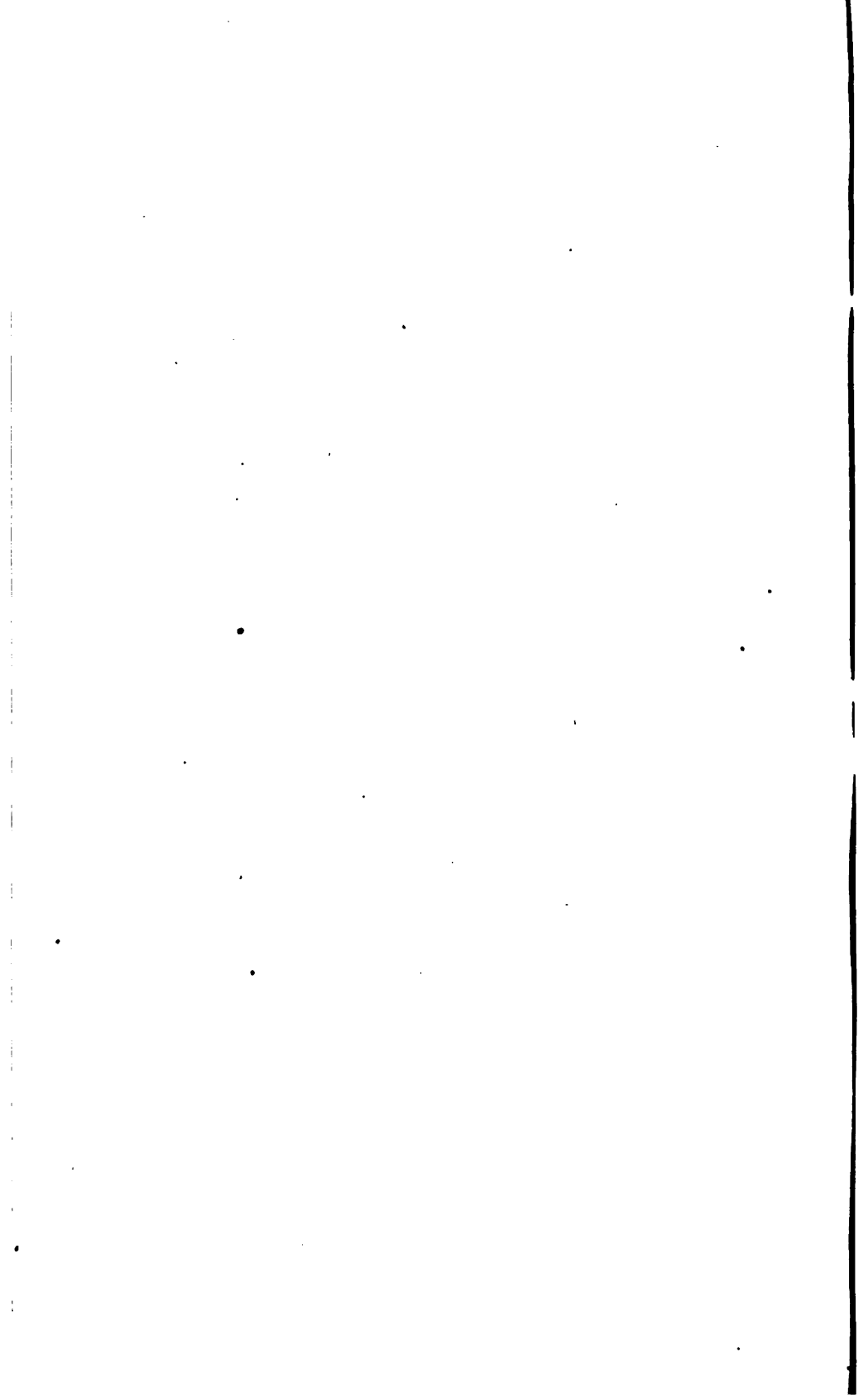
## EXPENSES.

Cost of Arsenal bridge, including draw, &c., . . . . .	\$7,888 20
Monthly pay-rolls, (17 months,) .	10,748 14
Lighting Mill-dam, . . . . .	459 87
Gravel and stone for grading, . .	1,207 16
Lumber for fences and repairs, . .	1,090 46
Teams and working material, . .	645 35
Incidental, . . . . .	1,109 94
Cash balance on hand and due for tolls, .	<u>2,352 88</u>
	<u>\$25,503 00</u>

FRANKLIN HAVEN,  
EDW'D C. PURDY,  
ARTEMAS LEE,

*Commissioners on Public Lands.*





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ANNUAL REPORT

OF THE

ATTORNEY-GENERAL,

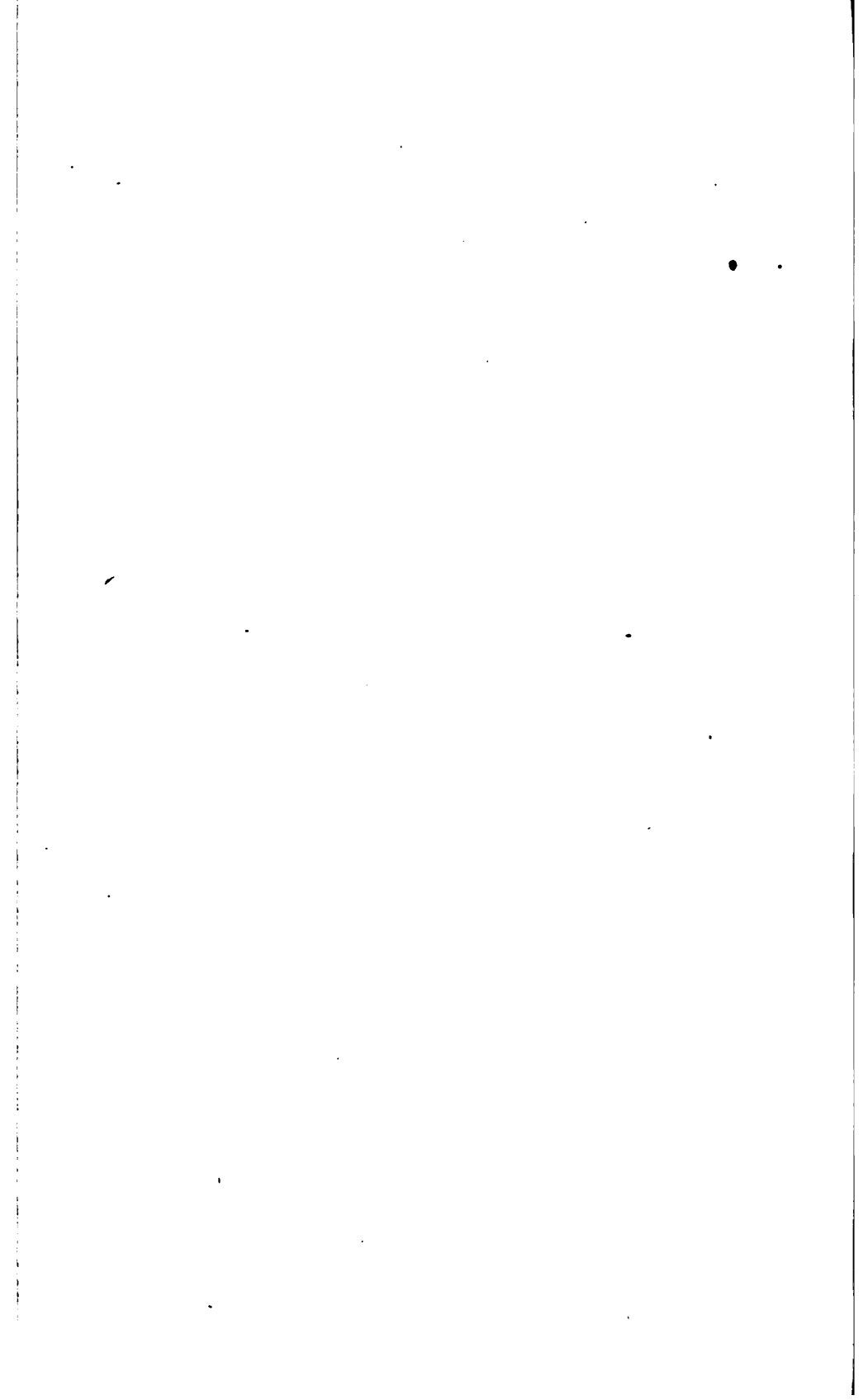
FOR THE YEAR ENDING

DECEMBER 31, 1864.

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1865.





## Commonwealth of Massachusetts.

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ATTORNEY-GENERAL'S OFFICE, BOSTON, }  
January 17, 1865. }

*To the Honorable Speaker of the House of Representatives :*

SIR,—I herewith submit to the legislature a statement of the causes conducted by me, as Attorney-General, during the past year.

The matters of chief importance which remains unfinished at the expiration of my official term, are sundry writs of error, pending in the Supreme Court of the United States, which are intended to raise the question whether the internal revenue laws of the United States are so far paramount to the statutes of the Commonwealth prohibiting the sale of intoxicating liquor, as to exempt from criminal liability parties who have paid excises and procured licenses to sell such liquors at wholesale or retail, from the collectors of internal revenue.

These writs of error were all commenced nearly a year ago, but were entered on the docket of the Supreme Court at Washington only last December, where, in the ordinary course of business in that court, they will not be reached for argument until a year hence. I have been led to suppose that a special assignment might be obtained which would dispose of them at an early day, and I have done all I could to aid the defendants' counsel in securing such an arrangement. But thus far the court have refused to make any such assignment, and I have no reason to anticipate a decision before December next.

There are also two important cases connected with the interests of the Commonwealth in the Troy and Greenfield Railroad

Company which will be argued in the course of the present month in our own Supreme Court. And there are various actions pending to recover the taxes due the Commonwealth upon the dividends of non-resident stockholders in corporations, under chapter 236 of the Acts of 1863, repealed by section 18 of chapter 208 of the Acts of 1864 but with a reservation of the right to collect the past taxes. Few of these have been paid, and should our own court sustain the constitutionality of the Act of 1863, the defendants will undoubtedly appeal to the Supreme Court of the United States.

I desire once more to ask the consideration of the legislature to the subject of reform and simplification in the rules of criminal procedure recommended in my former Reports.

Time and experience have strengthened the conviction, heretofore expressed, of the utility and feasibility of adopting in Massachusetts the entire modern English system which has commended itself to the approbation of all who have studied its theory or observed its practical operation. Either in England or Pennsylvania a proposed return to the strictness and technicalities of common law criminal pleading would be regarded in the same light as an attempt to revive any other obsolete usage of the uncivilized period in which it originated.

The series of complicated and artificial rules by which the system of criminal procedure is made an abstruse science, find their explanation and only apology in a condition of society long since passed away. When the accused were not permitted to have counsel address the jury on their behalf, and the most trifling thefts were punished by death, it was commendable in courts and lawyers to mitigate the severity of sanguinary statutes, by giving those who had few facilities for a fair defence upon the merits, and who were subjected, in case of conviction, to sentences of inhuman severity, every possible chance of escape upon formal objections. But this was a poor substitute for just laws fairly administered; and the fact that the ancient system has survived so long its sole justification must excite the surprise of all who regard the administration of justice as designed to protect the innocent and punish the guilty, and who consider that the wisdom of the system must depend upon its judicious adaptation of means to accomplish this end.

At different times many steps in the direction of reform have been taken in this State, among the most important of which is chapter two hundred and fifty of the Acts of eighteen hundred and sixty-four. But, although the principle has been already admitted, much remains to be done to secure the full benefit of its practical operation. Little would seem to be necessary to obtain universal assent to the requisite legislation, except to excite sufficient interest in the subject to secure its candid examination. Nevertheless, at the threshold of the investigation, a question is sometimes made as to the constitutional power of the legislature to institute the proposed reforms, and an objection is founded upon that clause in the Declaration of Rights which provides that "no subject shall be held to answer for any crime or offence, until the same is fully and plainly, substantially and formally, described to him." In the word *formally* the obstacle is supposed to lie. But this expression may be interpreted to mean, either "in accordance with the forms in use at the adoption of the constitution," or "according to such reasonable forms as may be prescribed by legislation, and as shall plainly and substantially declare to the defendant the nature of the accusation upon which he is arraigned." Since no changes have been proposed which would render indictments less intelligible and definite in the substantial information which they contain, the first construction of the article is the only one requiring refutation.

The founders of this Commonwealth framed the declaration of rights as a general statement of principles and of the rights of the people. It is inconceivable that they could have meant to perpetuate any mere forms of procedure, irrespective of their essential value. If they had intended to tie the hands of legislators for all coming time on this subject, they would have made use of very different and explicit language. It would have been easy to say "in accordance with the forms of the common law," or, "without changing existing forms," and it is hardly possible that they trusted to a single adverb a prohibition involving such serious and extensive abridgment of governmental power.

Upon this question, the practical exposition contained in numerous statutes, already enacted, is quite decisive.

Section 14 of chapter 187 of the Revised Statutes provides that no indictment shall be quashed or deemed invalid, nor the judgment or proceedings thereon be arrested or affected, by reason of certain defects of form and omissions or misstatements.

Chapter 186 of the Acts of 1860 simplifies and changes the form of indictment for perjury, borrowing the leading features of Lord Campbell's Act as to this offence.

Chapter 250 of the Acts of 1864 enacts that no variance between any written or printed matter offered in evidence and its recital in the indictment shall be deemed material, provided its identity is evident and its purport sufficiently described.

Every one of these Acts recognizes the right of the legislature to make reasonable changes in existing forms of indictments. And although the judicial department of the government possesses the power, in the last resort, to determine what forms are sufficient to comply with the requirements of the declaration of rights, yet there is no reason to apprehend any obstacle in this direction. Not only have the courts uniformly assumed the legality of all former changes, but the very question has been adjudicated upon by the highest tribunal, and its decision is thus explicitly stated by Chief Justice Shaw, in the case of *Commonwealth v. Patrick Holley*, 3 Gray, 458 :—"The object of the declaration of rights was to secure substantial privileges and benefits to parties criminally charged; not to require particular forms, except where they are necessary to the purposes of justice and fair dealing towards persons accused, so as to insure a full and fair trial." In this case the court expressly upheld the constitutionality of a statute allowing the amendment of an indictment in its allegation of a former conviction.

After this long continued practical exposition of the clause, and such an unequivocal affirmation of the principle contended for by the most eminent jurist and magistrate this Commonwealth has produced, it is safe to affirm that the control of the legislature, within the bounds of reason and natural justice, over the forms of criminal pleading, is no longer an open question.

But it is sometimes suggested that simplification of forms and the permission of amendments in criminal pleadings, would

encourage careless and slovenly habits among prosecuting officers, and make, as it is said, "poor lawyers." To this objection it is fair to answer, that if the alterations are in themselves beneficial, and tend to ameliorate the administration of justice, they ought not to be rejected for the sake of the legal profession, either to improve the education or to maintain the monopoly of the bar. But it is more satisfactory to reply that artificial technicalities are defects, and not essential features in any system of jurisprudence. The science of the law depends as little upon the barbarous jargon of ancient pleadings as that of medicine does upon the hieroglyphics in which apothecaries' prescriptions are written. Such technicalities are obstacles and impediments instead of advantages. As in other sciences, improved nomenclatures are steps in progress; so in the law, to simplify forms is to allow more scope for the symmetrical developments of principles. Lawyers themselves would gain greatly by removing a ground of reproach which has always lowered their profession in public estimation. They can ill afford even to seem to deserve the reproach of being "the conservators of barbarous usages." They do not deserve it, for with them have originated nearly all the useful improvements in jurisprudence which have ever been adopted. It is hardly necessary to dwell upon the benefits of the highest attainable simplicity. To most minds it is obviously an advantage in itself, and should not be departed from without substantial reasons. The office of an indictment is, to state plainly and accurately the facts which constitute the charge against the party to be tried. Such a written instrument is made the foundation of criminal proceedings for the sake of informing the defendant of what is alleged against him, and enabling him to prepare his defence; also, for the purpose of presenting distinctly the issues to be tried, and in order that a permanent record of the proceedings may remain to protect the party, whether acquitted or convicted, from a second prosecution for the same cause; and, in cases of conviction, to exhibit the legality of the sentence imposed, and the just proportion between the crime and its punishment. Other reasons might be added, but, manifestly, established forms have not been invented and employed for their own sake,

but for some real or supposed utility, and when a particular form is shown to be inconvenient or embarrassing, those in favor of retaining it should be required to make out their case and establish the fact that there are sound reasons for its continuance. Tried by this standard, what conceivable utility is there in requiring an allegation of time and place to every fact stated?—a rule which sprinkles each page of an indictment with useless repetitions of the words “then and there,” although the time and place proved need not be the same as are alleged. Why should an indictment for false pretences be required to set forth minutely the specific pretences by which the property was procured; and, if a fraudulent purchase was the means employed, to state with precise accuracy the terms of the contract of sale, when an indictment for larceny is burdened with no such requirements, and such matters relate to the evidence, and not to the essence of the charge? Why should an indictment for murder state the mode of killing—the length and breadth of the wound—the instrument with which it was inflicted, and the hand in which such instrument was held? Especially when none of these particulars need be proved as they are alleged, and a man may be charged to have committed murder with an axe, and found guilty, upon proof that he did it with a penknife or needle; or may be charged with poisoning another with strychnine, and convicted upon proof that he poisoned him with arsenic. If the name of the defendant, or of the person injured, or of some place is erroneously described, why should not an amendment be permitted, provided the identity of the offence is apparent, and the alteration can be clearly seen to be only the correction of a mistake?

I forbear to adduce other illustrations of the irrational requirements of the common law system as adopted and still in force in Massachusetts, although they might be multiplied indefinitely, as every one in the least conversant with the subject is aware. Neither do I deem it necessary to recapitulate the particular provisions of law required to effect the reformation advocated; the models of English and Pennsylvania statutes are accessible, and my object is to urge the subject upon the legislature, being fully persuaded that attention to it will

inevitably induce the adoption of the changes desired. In the existing condition of the law of this Commonwealth, Massachusetts is justly obnoxious to the reproach of having been far outstripped in true progress and reform by more conservative England and less enlightened Pennsylvania.

The freedom and confidence with which I express myself would be presumptuous if I were advocating original views of my own, but the measures I recommend have neither the merit nor the disadvantage of novelty; they are so fully sanctioned by their results elsewhere that the policy of their adoption can no longer be regarded as dubious or experimental.

Among the beneficial practical results to be anticipated from the introduction of a reformed system, would be greater promptness and certainty in convictions, and a reduced number of acquittals upon grounds irrespective of the guilt or innocence of the accused. It always shocks the natural sense of justice, and tends to bring the administration of the law into contempt, when a guilty man, against whom there is no deficiency of evidence, escapes punishment on technical grounds. Yet such cases are so frequent that their occurrence excites no surprise, and the chances of them are always sufficient to be counted upon by criminals, their counsel and the community. Indeed, a criminal trial is popularly regarded as a field for the display of professional ingenuity and acumen, quite as much as a solemn and fairly conducted investigation of the truth. It will hardly be contended that such chances of impunity are rights to which the accused are entitled. Innocent men do not need them. The guilty, who are destitute of counsel, seldom derive any benefit from them. To convicts themselves they are an injury, for something is added to every sentence by way of compensation for the chances of escape thus afforded, because the greater the uncertainty of punishment, the greater must be its severity when an opportunity to inflict it occurs. Even parties acquitted on the merits are, indirectly, sufferers from the present state of the law, since there is, at least, one substantial right of which they are deprived in consequence. In all trials, except for offences punishable by death or imprisonment for life, the accused must defend himself at his own expense, and does not even receive reimbursement for



the costs of the witnesses whom he has been compelled to summon to refute an unsustained accusation. This grievous hardship, contrary to natural justice and to the invariable rule in civil controversies, has hardly any other apology except that so many of the acquitted are really guilty, and escape only upon technicalities.

Thus every one is interested to change and improve the law in this respect, except those, among the guilty, who are conscious that their only avenue of escape from deserved punishment depends upon the difficulty of conviction, created by artificial requirements.

I have the honor to be,  
Very respectfully,  
Your obedient servant,

DWIGHT FOSTER,  
*Attorney-General.*

## C A S E S.

*Argued and conducted by the Attorney-General from January 1st to December 31st, 1864.*

## COUNTY OF BRISTOL.

Commonwealth *v.* Gustavus A. White *et al.* S. J. C. *Illegal Recruiting.* Report from S. C. Verdict set aside.

Commonwealth *v.* William P. Woodward. S. J. C. *Gaming nuisance.* Exceptions S. C. Exceptions waived.

## COUNTY OF DUKES.

Commonwealth *v.* Gustavus W. Smith. S. J. C. *Murder.* Indictment *not pros'd.*

## COUNTY OF ESSEX.

Commonwealth *v.* Horace L. Davis. S. J. C. *Murder.* Plea—guilty of manslaughter. Sentence—twenty years imprisonment.

Commonwealth *v.* Charles L. Stackpole. S. J. C. *Murder.* Indictment *not pros'd.*

Commonwealth *v.* John Sullivan. S. J. C. *Larceny.* Exceptions S. C. Indictment *not pros'd.*

Commonwealth *v.* Dennis Galavan. S. J. C. *Mixing cantharides with intent to kill.* Exceptions S. C. No rescript.

## COUNTY OF HAMPDEN.

Commonwealth *v.* Mary Sweeney. S. J. C. *Common seller.* Exceptions S. C. Exceptions overruled.

Commonwealth *v.* Jeremiah Cushman *et ux.* S. J. C. *Common seller.* Exceptions S. C. Exceptions overruled.

## COUNTY OF FRANKLIN.

Commonwealth *v.* Terrence O'Donnell. S. J. C. *Common seller.* Exceptions S. C. Exceptions overruled.

Commonwealth *v.* Terrence O'Donnell. S. J. C. *Liquor nuisance.* Exceptions S. C. Exceptions overruled.

Commonwealth *v.* Lorenzo D. Merrill. S. J. C. *Common seller.* Exceptions S. C. Exceptions sustained.

Commonwealth *v.* Lorenzo D. Merrill. S. J. C. *Liquor nuisance.* Exceptions S. C. Exceptions sustained.

Commonwealth (in equity) *v.* Troy and Greenfield Railroad Com-

pany *et al.* S. J. C. *To secure rights under mortgage.* Not reached for argument.

#### COUNTY OF MIDDLESEX.

Commonwealth *v.* Joseph H. Sparks. S. J. C. *Adultery.* Exceptions S. C. Exceptions sustained.

Commonwealth *v.* Herman Haupt. S. J. C. *Contract.* Reserved for argument upon agreed facts.

Commonwealth *v.* William Cornell. S. J. C. *Liquor nuisance.* Motion in arrest of judgment S. C. Judgment affirmed.

Commonwealth *v.* Patrick Hardiman. S. J. C. *Liquor nuisance.* Motion in arrest of judgment S. C. Judgment affirmed.

Commonwealth *v.* Patrick Hardiman. S. J. C. *Common seller.* Exceptions S. C. Exceptions overruled.

Commonwealth *v.* Alfred Cutler. S. J. C. *Common seller.* Exceptions S. C. Exceptions overruled.

Commonwealth *v.* Cyrus D. Curtis. S. J. C. *Complaint under city by-law.* Exceptions S. C. Exceptions overruled.

Commonwealth *v.* Patrick Connolly. S. J. C. *Single sale.* Exceptions S. C. Exceptions overruled.

Commonwealth *v.* James Marsden. S. J. C. *Common seller.* Exceptions, and motion in arrest of judgment S. C. Not decided.

Commonwealth *v.* James Farrell. S. J. C. *Common seller.* Exceptions and motion in arrest of judgment S. C. Exceptions overruled and judgment affirmed.

Commonwealth *v.* Edward W. Green. S. J. C. *Murder.* Plea—guilty. Sentence—death.

#### COUNTY OF NORFOLK.

Edmund M. Fisher *v.* Edward P. Bond (State Paymaster.) S. C. *Contract.* Judgment for plaintiff without costs.

Patrick Sullivan *v.* R. A. Peirce (commanding encampment at Readville) *et al.* S. C. *Tort.* Discontinued as to Peirce; judgment against other defendants.

#### COUNTY OF SUFFOLK.

Commonwealth *v.* John Clancy. S. J. C. *Passing uncurrent money.* Exceptions, and motion in arrest of judgment S. C. Exceptions sustained, and judgment arrested.

Commonwealth *v.* Charles Merriam. S. J. C. *On recognizance.* Exceptions S. C. Exceptions overruled.

Commonwealth *v.* Boston and Roxbury Mill Corporation. S. J. C. *Contract.* Report S. C. Judgment for defendants on demurrer.

Commonwealth v. William H. Cox. S. J. C. *Malicious injury*. Motion in arrest of judgment S. C. Judgment affirmed.

Commonwealth v. Cornelius O'Connor. S. J. C. *Drunkenness*. Motion in arrest of judgment S. C. Judgment arrested.

Commonwealth v. Frederick Johnson *et al.* S. J. C. *Liquor nuisance*. Exceptions S. C. Exceptions overruled.

Commonwealth v. Levi J. Smith. S. J. C. *Selling adulterated milk*. Exceptions S. C. Exceptions waived.

Commonwealth v. Richard C. Hicks. S. J. C. *Obstructing horse railroad car*. Motion in arrest of judgment, and exceptions S. C. Exceptions overruled, and judgment affirmed.

Commonwealth v. Thomas F. Doyle *et al.* S. J. C. *Assault and battery*. Exceptions S. C. Exceptions waived.

Commonwealth v. Richard Lufkin. S. J. C. *Cruelly torturing animal*. Exceptions S. C. Exceptions sustained.

Commonwealth v. Bridget Finn. S. J. C. *Receiving stolen goods*. Exceptions, and motion in arrest S. C. Exceptions waived, and judgment affirmed.

Commonwealth v. Alexander Ray. S. J. C. *Receiving stolen goods*. Exceptions S. C. Exceptions waived.

Commonwealth v. Parker H. Barry. S. J. C. *Liquor nuisance*. Exceptions S. C. Exceptions sustained.

Commonwealth v. Charles Merriam. S. J. C. *On recognizance*. Exceptions S. C.

Commonwealth v. Isaac J. Cutter. S. C. *Contract*. Not reached for trial.

Commonwealth v. Edward P. Jeffries. S. J. C. *Obtaining goods under false pretences*. Exceptions, and motion in arrest of judgment S. C. Exceptions overruled. Judgment upon second count of indictment.

Commonwealth (by mandamus) *ex rel.* City of Lowell v. Henry K. Oliver, Treasurer, &c. S. J. C. *To compel reimbursement of State aid*. Petition dismissed. Injunction refused.

Commonwealth v. Mary J. Sullivan. S. J. C. *Murder*. Plea—guilty of manslaughter.

Commonwealth v. John Longworth. S. J. C. *Murder*. Plea—guilty of manslaughter.

Commonwealth v. Charles H. Sholes *et al.* S. J. C. *On recognizance*. Exceptions S. C. Not argued.

Commonwealth v. Thais Stoddard. S. J. C. *Abandoning infant child*. Exceptions, and motion in arrest of judgment S. C. Not decided.

Commonwealth v. Patrick Farren. S. J. C. *Selling adulterated milk.* Exceptions, and motion to quash indictment. Not decided.

Commonwealth v. Justin B. Jacobs *et al.* S. J. C. *Illegal recruiting.* Exceptions S. C. Not decided.

Commonwealth v. The Washington Mills. S. J. C. *Contract.* (Tax on dividends of non-resident stockholders.) Appeal S. C. Not argued.

Commonwealth v. The Eastern Railroad Company. S. C. *Contract.* (As above.) Not argued.

Commonwealth v. The Webster Bank. S. J. C. *Contract.* (As above.) Appeal S. C. Not argued.

Commonwealth v. The Fireman's Insurance Company. S. J. C. *Contract.* (As above.) Appeal S. C. Not argued.

Commonwealth v. The Boott Cotton Mills. S. J. C. *Contract.* (As above.) Appeal S. C. Not argued.

Henry K. Oliver, Treasurer, v. The Stewart Gold Mining Company. S. J. C. *Petition for Injunction.* Injunction granted.

Henry K. Oliver, Treasurer, v. The Atlantic Gold Mining Company. S. C. *Contract.* (To enforce payment of State tax.) Judgment for plaintiff.

Henry K. Oliver, Treasurer, v. Brome Mining Company. S. C. *Contract.* (As above.)

Henry K. Oliver, Treasurer, v. Colonial Gold Company. S. C. *Contract.* (As above.)

Henry K. Oliver, Treasurer, v. Cornwall Copper Company. S. C. *Contract.* (As above.)

Henry K. Oliver, Treasurer, v. Essex Mining Company. S. C. *Contract.* (As above.) Judgment for plaintiff.

Henry K. Oliver, Treasurer, v. Gilbert River Gold Company. S. C. *Contract.* (As above.)

Henry K. Oliver, Treasurer, v. Halifax Gold Mining Company. S. C. *Contract.* (As above.)

Henry K. Oliver, Treasurer, v. Lyster Copper Company. S. C. *Contract.* (As above.) Judgment for plaintiff.

Henry K. Oliver, Treasurer, v. Massachusetts Mining Company. S. C. *Contract.* (As above.) Discontinued.

Henry K. Oliver, Treasurer, v. Mineral Point Mining Company. S. C. *Contract.* (As above.) Judgment for plaintiff.

Henry K. Oliver, Treasurer, v. National Lead Mining Company. S. C. *Contract.* (As above.)

Henry K. Oliver, Treasurer, v. Oldham and Boston Mining Company. S. C. *Contract.* (As above.) Judgment for plaintiff.

Henry K. Oliver, Treasurer, *v.* Stewart Gold Mining Company  
S. C. *Contract.* (As above.)

Henry K. Oliver, Treasurer, *v.* Waverly Gold Mining Company.  
S. C. *Contract.* (As above.) Judgment for plaintiff.

Commonwealth *v.* The Boston Wharf Company. S. C. *Contract.*

Commonwealth *v.* Boston Water-Power Company. S. C. *Contract.*

Commonwealth *v.* Cary Improvement Company. S. C. *Contract.*

Commonwealth *v.* Hamilton Manufacturing Company. S. C.  
*Contract.*

Commonwealth *v.* New England Slate and Tile Company. S. C.  
*Contract.*

Commonwealth *v.* Grand Trunk Copper Mining Company. S. C.  
*Contract.*

Commonwealth by Insurance Commissioners *v.* The People's Mutual  
Insurance Company. S. J. C. *Motion for order to Receivers to render  
final account.* Order granted.

Commonwealth by Insurance Commissioners *v.* The Appleton In-  
surance Company. S. J. C. *Motion.* (As above.) Order granted.

#### COUNTY OF WORCESTER.

Commonwealth *v.* Intoxicating Liquors. S. J. C. *Liquor law.*  
Exceptions, and motion in arrest of judgment S. C. Exceptions over-  
ruled, and judgment affirmed.

Commonwealth *v.* William Webster. S. J. C. *Liquor law.* Excep-  
tions, and motion in arrest of judgment S. C. Exceptions overruled,  
and judgment affirmed.

Commonwealth *v.* Michael Burns. S. J. C. *Liquor law.* \*Excep-  
tions S. C. Exceptions overruled.

Commonwealth *v.* Lothrop Dorman. S. J. C. *Liquor law.* Excep-  
tions S. C. Exceptions overruled.

Commonwealth *v.* Francis M. Fuller. S. J. C. *Liquor law.* Ex-  
ceptions S. C. Exceptions overruled.

Commonwealth *v.* Patrick Kelly. S. J. C. *Liquor law.* Excep-  
tions S. C. Exceptions overruled.

Commonwealth *v.* Patrick Gillon. S. J. C. *Liquor law.* Excep-  
tions S. C. Exceptions overruled.

Commonwealth *v.* Francis M. Fuller. S. J. C. *Liquor law.* Ex-  
ceptions S. C. Exceptions overruled.

Commonwealth *v.* Charles Gillon. S. J. C. *Liquor law.* Excep-  
tions S. C. Exceptions overruled.

Commonwealth *v.* Matthew Rice. S. J. C. *Liquor law.* Exception  
S. C. Exceptions overruled.

TABLE

*Showing the Number of Criminal Cases pending on questions of Law in the Supreme Judicial Court during the year 1864, and the disposition thereof, by Counties.*

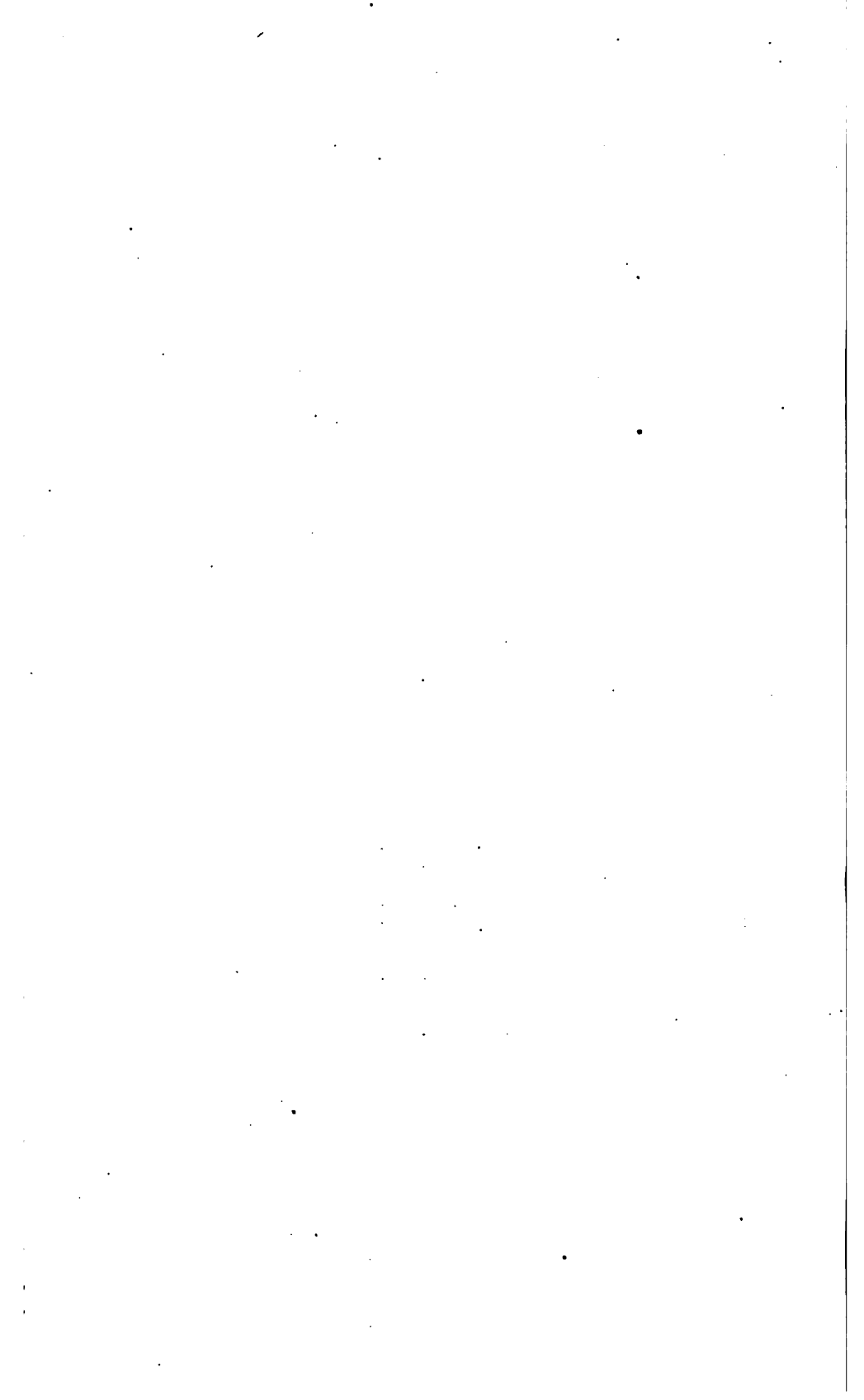
COUNTIES.	Cases pending.	Decided for the Commonwealth.	Decided against the Commonwealth.	Continued under advisement.
BRISTOL, . . . . .	2	2	-	-
DUKES, . . . . .	1	-	1	-
ESSEX, . . . . .	4	1	2	1
HAMPDEN, . . . . .	2	2	-	-
FRANKLIN, . . . . .	4	2	2	-
MIDDLESEX, . . . . .	10	8	1	1
SUFFOLK, . . . . .	17	10	4	3
WORCESTER, . . . . .	10	10	-	-
Totals, . . . . .	50	35	10	5

TABLE

*Showing the Number of Criminal Cases pending on questions of Law in the Supreme Judicial Court for the year 1864, and the disposition thereof.*

OFFENCES.	Cases pending.	Decided for the Commonwealth.	Decided against the Commonwealth.	Continued under advisement.
Abandoning infant child, . . . . .	1	-	-	1
Adultery, . . . . .	1	1	-	-
Assault and battery, . . . . .	1	1	-	-
Breach of city by-law, . . . . .	1	1	-	-
Common seller of liquor, . . . . .	9	6	2	1
Cruelty to animal, . . . . .	1	-	1	-
Drunkenness, . . . . .	1	-	1	-
False pretences, . . . . .	1	1	-	-
Gaming nuisance, . . . . .	1	1	-	-
Illegal recruiting, . . . . .	2	-	1	1
Larceny, . . . . .	1	-	1	-
Liquor law, . . . . .	10	10	-	-
Liquor nuisance, . . . . .	5	4	1	-
Malicious injury, . . . . .	1	1	-	-
Mixing poison with intent, &c., . . . . .	1	-	-	1
Murder, . . . . .	6	4	2	-
Obstructing horse railroad car, . . . . .	1	1	-	-
Passing uncurrent money, . . . . .	1	-	1	-
Receiving stolen goods, . . . . .	2	2	-	-
Single sale of liquor, . . . . .	1	1	-	-
Selling adulterated milk, . . . . .	2	1	-	1
Totals, . . . . .	50	35	10	5





# CRIMINAL STATISTICS:

COMPRISING

Returns of Cases before the Superior Court,

AND

BEFORE POLICE COURTS AND TRIAL JUSTICES,

IN THE

*Commonwealth of Massachusetts,*

FOR THE YEAR ENDING

SEPTEMBER 30, 1864.

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PREPARED

BY OLIVER WARNER,

SECRETARY OF THE COMMONWEALTH.

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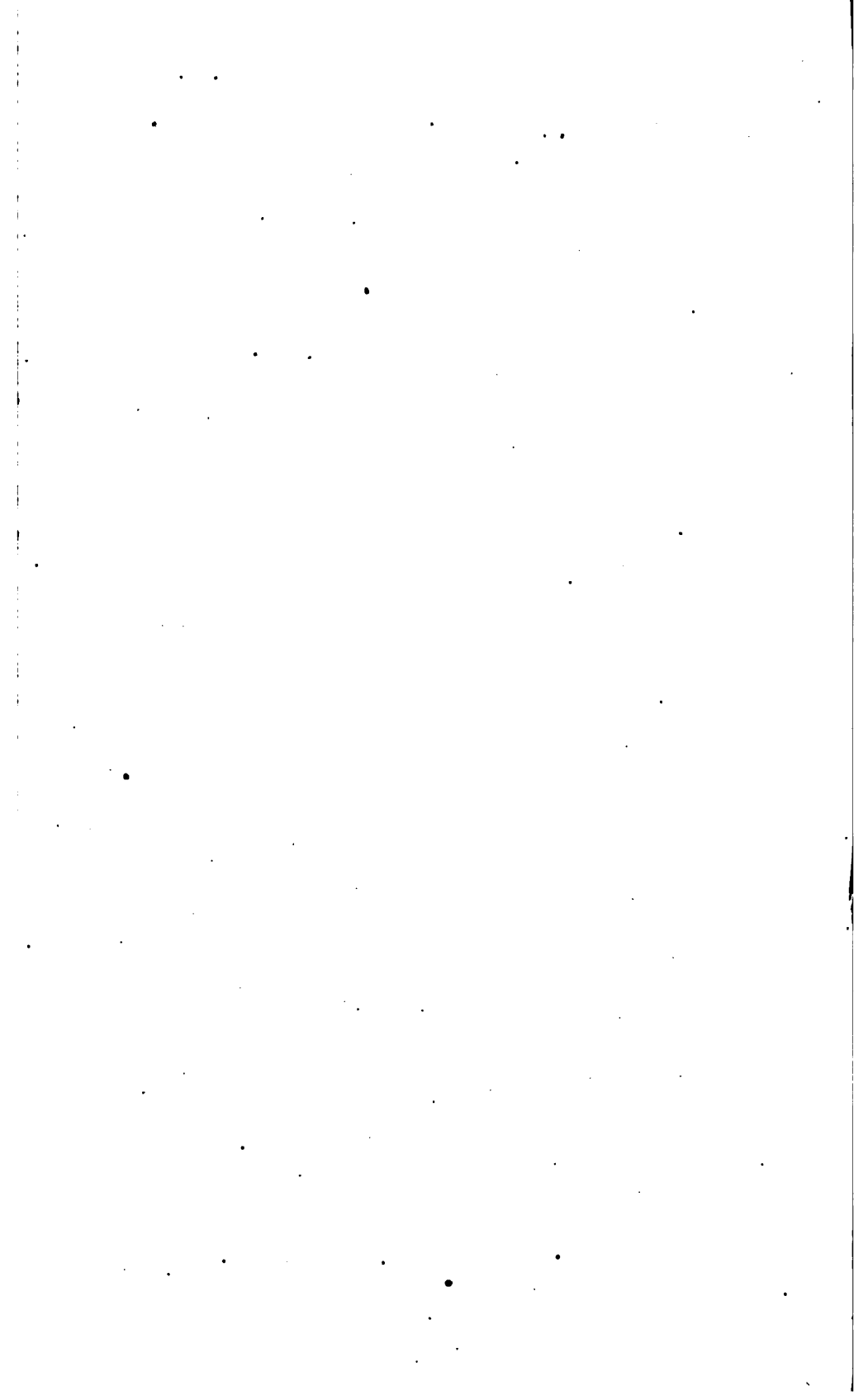
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## **Commonwealth of Massachusetts.**

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SECRETARY'S OFFICE, BOSTON, }  
March 1, 1865. }

The following pages contain "full and complete abstracts and tabular statements of the criminal business of each County and of the Commonwealth," for the year ending September 30, 1864, prepared in this Office as an Appendix to the Annual Report of the Attorney-General, in compliance with General Statutes, chapter 14, section 14.

OLIVER WARNER,  
*Secretary of the Commonwealth.*

## CLASSIFICATION OF OFFENCES.

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- A. . . . . Against the person feloniously.
- B. . . . . Against the person not feloniously.
- C. . . . . Against Property.
- D. . . . . Against the Currency and Criminal Frauds.
- E. . . . . Against Public Justice.
- F. . . . . Against the Public Peace.
- G. . . . . Against Chastity, Morality and Decency.
- H. . . . . Against Public Policy.
- J. . . . . Other Offences.

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Returns of Cases in the Superior Court,

COMMENCED

BEFORE THE GRAND JURY.

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*Cases commenced before the Grand Jury,*

## BARNSTABLE COUNTY.

SUPERIOR COURT.	C.			F.	G.	
	Entry in light or dark, &c., &c., in day not put- ting in box.	Larceny.	Receiving stolen goods.	Riot.	Adultery.	Sunday Law, vi- olation of.
Pros. pend'g Oct. 1, 1888, .	1	2	1	1	-	-
Number on file, .	-	3	-	1	-	-
Commenced during year, .	-	-	-	-	1	1
Pending cases disposed of, .	-	-	1	1	-	-
Indictments found, .	-	-	-	-	1	1
Indictments not found, .	-	-	-	-	-	1
Placed on file, .	-	-	-	-	-	1
On file, September 30, .	-	3	-	1	-	1
Number pending, .	1	2	-	-	1	1
PLEAS. { Guilty, .	-	-	-	-	-	1
{ Nolo contendere, .	-	-	-	-	-	-
{ Not Guilty, .	-	-	-	-	-	-
VERDICTS. { Guilty, .	-	-	-	-	-	-
{ Not Guilty, .	-	-	-	-	-	-
Disagreements of jury, .	-	-	-	-	-	-
SENTENCES. { Whole No. sentenced, .	-	-	-	-	-	-
{ To State Prison, .	-	-	-	-	-	-
{ To Jail or H. of Cor., .	-	-	-	-	-	-
{ To Almshouse, .	-	-	-	-	-	-
{ To State Reform Sch'l, .	-	-	-	-	-	-
{ To fine and impris'm't, .	-	-	-	-	-	-
{ To fine, .	-	-	-	-	-	-
Nol. pros'd, or disch'd, &c., .	-	-	1	1	-	-
Nol. pros'd, or quashed, (in- formality,) .	-	-	-	-	-	-
Carried to S. J. Court, .	-	-	-	-	-	-
Defaulted before verdict, .	-	-	-	-	-	-
Defaulted after verdict, .	-	-	-	-	-	-
Not arrested, .	-	-	-	-	-	-
Costs accrued, year ending Sept. 30, .	{ \$0 80	{ \$1 60	{ \$4 52	{ \$0 40	{ \$6 92	{ \$7 87
Costs of year paid, .	-	-	-	-	-	-
Costs of former years paid, .	-	-	-	-	-	-





*Cases commenced before the the Grand Jury,*

## BERKSHIRE COUNTY—Continued.

[illegible]

*for the year ending September 30, 1864.*

## BERKSHIRE COUNTY—Continued.

D.										E.	F.	G.										H.																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
Cheating.										Rescue.	Riot.	Adultery.	Disorderly house.	Fornication.	Polygamy.	Gambling.																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																		
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*Cases commenced before the Grand Jury,*BERKSHIRE COUNTY—*Concluded.*

SUPERIOR COURT.	H.				J.	Totals.
	Highway, defec- tive.	Liquor, selling.	Liquor nuisance.	Peddling.	Other offences.	
Pros. pend'g Oct. 1, 1863, .	4	3	-	-	-	28
Number on file, .	-	-	-	-	-	-
Commenced during year, .	6	12	3	1	1	91
Pending cases disposed of, .	4	12	3	-	1	77
Indictments found, .	3	7	2	1	1	68
Indictments not found, .	3	5	1	-	-	22
Placed on file, .	1	6	2	-	1	32
On file, September 30, .	1	6	2	-	1	32
Number pending, .	6	3	-	1	-	42
PLEAS. { Guilty, .	-	2	-	-	1	8
{ Nolo contendere, .	-	-	-	-	-	-
{ Not Guilty, .	1	1	-	-	-	31
VERDICTS. { Guilty, .	-	-	-	-	-	9
{ Not Guilty, .	-	-	-	-	-	1
Disagreements of jury, .	-	-	-	-	-	1
SENTENCES. { Whole No. sentenced, .	-	-	-	-	-	11
{ To State Prison, .	-	-	-	-	-	2
{ To Jail or H. of Cor., .	-	-	-	-	-	8
{ To Almshouse, .	-	-	-	-	-	-
{ To State Reform Sch'l, .	-	-	-	-	-	-
{ To fine and impris'm't, .	-	-	-	-	-	1
{ To fine, .	-	-	-	-	-	-
Nol. pros'd, or disch'd, &c., .	-	-	-	-	-	6
Nol. pros'd, or quashed, (in- formality,) .	-	-	-	-	-	2
Carried to S. J. Court, .	-	-	-	-	-	-
Defaulted before verdict, .	-	3	-	1	-	14
Defaulted after verdict, .	-	-	-	-	-	1
Not arrested, .	1	-	-	-	-	8
Costs accrued, year ending Sept. 30, .	\$94 23	\$437 50	\$64 33	\$25 67	\$57 45	\$2,354 86
Costs of year paid, .	\$6 07	\$85 87	\$2 50	-	\$57 45	\$233 73
Costs of former years paid, .	-	60 99	-	-	-	116 67

*for the year ending September 30, 1864.*

## BRISTOL COUNTY.

A.			B.			C.				
Assault with intent to rob.	Manslaughter.	Rape.	Assault with dangerous weapon.	Assault, riotous.	Assault, and Assault & Battery.	Break'g & Ent'g in night, with intent, &c.	Ent'g in night or Break'g & Ent'g in day, not putting in fear.	Larceny.	Larceny in building.	Larceny in dwelling-house.
-	-	-	1	-	5	1	1	3	2	-
1	1	2	-	1	5	-	1	14	7	4
-	1	1	-	1	7	-	2	14	7	2
1	1	2	-	1	5	-	1	14	7	4
-	-	-	-	-	1	-	-	2	1	-
-	-	-	-	-	4	-	-	1	1	-
1	-	1	1	-	-	1	-	1	2	2
-	-	-	-	-	8	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	4	-	1	5	5	2
-	1	1	-	1	-	1	-	1	-	-
-	-	-	-	-	6	-	-	10	2	1
-	1	-	-	-	-	-	-	-	-	-
-	-	1	-	1	5	-	-	8	2	-
-	-	-	-	-	-	-	-	-	-	-
-	1	1	-	1	-	-	1	-	-	1
-	1	1	-	1	1	-	1	9	6	2
-	1	-	-	1	-	-	-	8	4	-
-	-	-	-	-	-	-	-	4	1	2
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	8	1	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	2	-	1	6	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	1	1	-	-	-	-
\$52 24	-	1	\$2 08	\$29 20	\$167 18	\$2 08	\$17 04	\$326 09	\$141 88	\$116 53
-	\$58 75	-	-	-	\$31 05	-	-	-	\$37 42	-

*Cases commenced before the Grand Jury,*

## BRISTOL COUNTY—Continued.

SUPERIOR COURT.	C.		D.	E.		G.	
	Larceny from person.	Receiving stolen goods.	False pretences.	Perjury.	Perjury, subornation of.	Adultery.	Disorderly house.
Pros. pend'g Oct. 1, 1863, .	1	-	-	2	1	1	8
Number on file, .	-	-	-	-	-	-	-
Commenced during year, .	1	1	1	-	-	7	4
Pending cases disposed of, .	1	1	1	1	1	7	9
Indictments found, .	1	1	1	-	-	7	4
Indictments not found, .	2	1	2	-	2	1	-
Placed on file, .	-	-	-	-	-	1	3
On file, September 30, .	-	-	-	-	-	-	-
Number pending, .	1	-	-	1	-	1	3
PLEAS. { Guilty, .	-	-	-	-	1	2	7
{ Nolo contendere, .	1	-	-	-	-	-	-
{ Not Guilty, .	1	1	-	1	-	5	2
VERDICTS. { Guilty, .	-	-	-	1	-	4	2
{ Not Guilty, .	1	1	-	-	-	-	-
Disagreements of jury, .	-	-	-	-	-	-	-
SENTENCES. { Whole No. sentenced, .	-	-	-	1	1	5	2
{ To State Prison, .	-	-	-	-	-	-	-
{ To Jail or H. of Cor., .	-	-	-	1	1	4	2
{ To Almshouse, .	-	-	-	-	-	-	-
{ To State Reform Sch'l, .	-	-	-	-	-	-	-
{ To fine and impris'm't, .	-	-	-	-	-	-	-
{ To fine, .	-	-	-	-	-	1	-
Nol. pros'd, or disch'd, &c., .	1	-	1	-	-	1	4
Nol. pros'd, or quashed, (informality,) .	-	-	-	-	-	-	-
Carried to S. J. Court, .	-	-	-	-	-	-	1
Defaulted before verdict, .	-	-	-	-	-	-	-
Defaulted after verdict, .	-	-	-	-	-	-	2
Not arrested, .	-	-	-	-	-	1	-
Costs accrued, year ending Sept. 30, .	\$73 48	\$38 60	\$14 70	\$10 83	\$1 35	\$152 94	\$124 07
Costs of year paid, .	-	-	-	-	-	-	\$22 24
Costs of former years paid, .	-	-	-	-	-	-	26 14

*for the year ending September 30, 1864.*BRISTOL COUNTY—*Concluded.*

G.					H.			J.	Totals.
Fornication.	House of ill-fame.	Indecent exposure.	Polygamy.	Sunday law, violation of.	Highway, defec-tive.	Liquor, selling.	Liquor nuisance.	Other offences.	
-	1	-	1	1	7	3	2	6	47
-	2	-	-	-	-	-	-	-	-
1	1	1	3	-	2	3	9	5	76
-	1	-	3	-	4	-	7	6	77
1	1	1	3	1	2	3	9	5	76
-	-	-	2	-	-	-	-	3	18
-	-	-	-	-	-	-	3	-	18
1	2	1	1	1	5	6	4	5	44
-	-	-	-	-	-	-	-	-	-
1	1	1	1	-	-	-	3	-	35
-	-	-	-	-	-	-	-	-	2
-	1	-	2	1	-	4	3	5	49
-	-	-	-	-	-	-	-	-	-
-	1	-	2	-	-	3	2	1	34
-	-	-	-	-	-	1	1	-	4
-	-	-	-	-	-	-	-	-	1
-	1	-	2	-	-	-	1	-	35
-	1	-	2	-	-	-	-	-	9
-	-	-	-	-	-	1	-	-	21
-	-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	1	-	4
-	-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	1	-	1
-	-	-	-	-	4	-	-	3	23
-	-	-	-	-	-	-	-	2	2
-	-	-	-	-	-	-	-	1	2
-	-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	-	9
\$29 91	\$54 35	\$10 19	\$60 23	\$2 08	\$25 30	\$56 49	\$120 40	\$387 00	\$2,230 80
-	\$37 57	-	-	-	\$1 04	-	\$44 50	-	\$173 82
-	-	-	-	-	14 84	-	-	-	40 98

*Cases commenced before the Grand Jury.*

[illegible]





*Cases commenced before the Grand Jury,*

## ESSEX COUNTY—Continued.

SUPERIOR COURT.	C.			D.			
	Larceny from person.	Larceny from vessel.	Malicious mischief.	Counterfeit bank bills, having, uttering, &c.	Embezzlement.	Forgery.	Fraud in conveying.
Pros. pend'g, Oct. 1, 1863,	-	1	-	4	10	8	1
Number on file, . . . . .	-	-	-	4	-	8	-
Commenced during year, . . .	8	-	2	-	1	-	1
Pending cases disposed of, . .	-	-	-	1	1	1	1
Indictments found, . . . . .	8	-	2	-	1	-	1
Indictments not found, . . . .	-	-	-	-	-	-	-
Placed on file, . . . . .	-	1	-	-	2	2	-
On file, September 30, . . . .	-	1	-	3	2	6	-
Number pending, . . . . .	-	1	-	3	9	7	1
PLEAS. { Guilty, . . . . .	-	-	-	-	-	-	-
{ Nolo contendere, . . .	-	-	-	-	-	-	-
{ Not Guilty, . . . . .	1	-	-	-	-	-	1
VERDICTS. { Guilty, . . . . .	1	-	-	-	-	-	-
{ Not Guilty, . . . .	-	-	-	-	-	-	-
Disagreements of jury, . . . .	-	-	-	-	-	-	-
SENTENCES. { Whole No. sentenced, . . . . .	1	-	-	-	-	-	-
{ To State Prison, . . . . .	1	-	-	-	-	-	-
{ To Jail or H. of Cor., . . .	-	-	-	-	-	-	-
{ To Almshouses, . . . . .	-	-	-	-	-	-	-
{ To State Reform Sch'l, . . .	-	-	-	-	-	-	-
{ To fine and impris'm't, . . .	-	-	-	-	-	-	-
{ To fine, . . . . .	-	-	-	-	-	-	-
Nol. pros'd, or disch'd, &c., . . .	-	-	-	1	2	1	-
Nol. pros'd, or quashed, (informality,) . . . . .	-	-	-	-	-	-	-
Carried to S. J. Court, . . . . .	-	-	-	-	-	-	-
Defaulted before verdict, . . . .	-	-	-	-	-	-	-
Defaulted after verdict, . . . .	-	-	-	-	-	-	-
Not arrested, . . . . .	-	-	-	-	-	-	-
Costs accrued, year ending Sept. 30, . . . . .	\$29 52	\$0 57	\$2 57	\$2 89	\$23 65	\$1 69	\$24 81
Costs of year paid, . . . . .	-	-	-	-	-	-	-
Costs of former years paid, . . .	-	-	-	-	-	-	-



*Cases commenced before the Grand Jury,*

## FRANKLIN COUNTY.

SUPERIOR COURT.	A.	B.	C.				E.	G.
	Assault, with in- tent to ravish.	Assault, and As- sault & Battery.	Larceny in build- ing.	Larceny from person.	Malicious mole- st.	Malicious tres- pass.	Felony.	Adultery.
Pros. pend'g, Oct. 1, 1863,	-	-	-	-	-	-	-	-
Number on file, . . .	-	-	-	-	-	-	-	-
Commenced during year, .	-	1	2	-	3	1	-	-
Pending cases disposed of, .	-	-	-	-	-	-	-	-
Indictments found, . . .	-	1	2	-	3	1	-	-
Indictments not found, . .	1	1	-	1	1	-	1	1
Placed on file, . . .	-	-	-	-	-	-	-	-
On file, September 30, . .	-	1	1	-	1	-	-	-
Number pending, . . .	-	1	1	-	1	-	-	-
PLEAS. { Guilty, . . .	-	-	1	-	-	1	-	-
{ Nolo contendere, . .	-	-	-	-	-	-	-	-
{ Not Guilty, . . .	-	1	2	-	3	-	-	-
VERDICTS. { Guilty, . . .	-	-	-	-	-	-	-	-
{ Not Guilty, . .	-	-	1	-	2	-	-	-
Disagreements of jury, . .	-	-	-	-	-	-	-	-
SENTENCES. { Whole No. sentenced, . . .	-	-	1	-	-	1	-	-
{ To State Prison, . . .	-	-	-	-	-	-	-	-
{ To Jail or H. of Cor., . .	-	-	1	-	-	-	-	-
{ To Almshouses, . . .	-	-	-	-	-	-	-	-
{ To State Reform Sch'l, . .	-	-	-	-	-	-	-	-
{ To fine and impris'm't, . .	-	-	-	-	-	-	-	-
{ To fine, . . .	-	-	-	-	-	1	-	-
Nol. pros'd, or disch'd, &c., .	-	1	1	-	-	-	-	-
Nol. pros'd, or quashed, (in- formality,) . . .	-	-	-	-	-	-	-	-
Carried to S. J. Court, . . .	-	-	-	-	-	-	-	-
Defaulted before verdict, . .	-	-	-	-	-	-	-	-
Defaulted after verdict, . .	-	-	-	-	-	-	-	-
Not arrested, . . .	-	-	-	-	-	-	-	-
Costs accrued, year ending Sept. 30, . . .	{ \$44 80	\$90 79	\$161 84	\$15 72	\$168 54	\$62 20	\$9 15	\$35 12
Costs of year paid, . . .	-	-	-	-	-	-	-	-
Cost of former years paid, .	-	-	-	-	-	-	-	-



*Cases commenced before the Grand Jury,*

## HAMPDEN COUNTY—Continued.

SUPERIOR COURT.	C.							
	Br'g and Ent'g in night, with intent, &c.	Ent'g in night or Br'g & Ent'g in day, putting in fear.	Ent'g in night, or Br'g & Ent'g in day, not put- ting in fear.	Burning build'g, (under \$1,000.)	Burning insured property to de- fraud.	Larceny.	Larceny in build- ing.	Larceny from per- son.
Pros. pend'g Oct. 1, 1883,	2	-	-	-	1	4	-	-
Number on file, . . .	-	-	-	-	-	-	-	-
Commenced during year, . .	3	1	1	2	-	8	4	2
Pending cases disposed of, .	1	-	-	-	-	3	-	1
Indictments found, . . .	3	1	1	2	-	5	4	2
Indictments not found, . . .	-	-	-	-	-	3	-	-
Placed on file, . . .	2	-	-	-	-	1	-	1
On file, September 30, . . .	2	-	-	-	1	1	-	1
Number pending, . . .	2	-	-	1	1	5	3	-
PLEAS. { Guilty, . . .	-	1	-	-	-	2	1	-
{ Nolo contendere, . .	-	-	-	-	-	-	-	-
{ Not Guilty, . . .	3	-	1	2	-	2	3	-
VERDICTS. { Guilty, . . .	-	-	-	-	-	-	-	-
{ Not Guilty, . .	-	-	-	1	-	-	-	-
Disagreements of jury, . . .	-	-	-	-	-	-	-	-
SENTENCES. { Whole No. sentenced, . .	-	1	-	-	-	1	1	-
{ To State Prison, . . .	-	1	-	-	-	-	1	-
{ To Jail or H. of Cor., . .	-	-	-	-	-	1	-	-
{ To Almshouses, . . .	-	-	-	-	-	-	-	-
{ To State Reform Sch'l, . .	-	-	-	-	-	-	-	-
{ To fine and impris'm't, . .	-	-	-	-	-	-	-	-
{ To fine, . . .	-	-	-	-	-	-	-	-
Nol. pros'd, or disch'd, &c., .	1	-	1	-	-	2	-	-
Nol. pros'd, or quashed, (in- formality,) . . .	-	-	-	-	-	-	-	-
Carried to S. J. Court, . . .	-	-	-	-	-	-	-	-
Defaulted before verdict, . .	-	-	-	-	-	-	-	1
Defaulted after verdict, . . .	-	-	-	-	-	-	-	-
Not arrested, . . .	-	-	-	-	-	-	-	-
Costs accrued, year ending Sept. 30, . . .	\$69 59	\$49 56	\$2 60	\$86 78	\$148 67	\$220 03	\$85 26	\$23 29
Costs of year paid, . . .	-	-	-	-	-	-	-	-
Costs of former years paid, .	-	-	-	-	-	-	-	-

*for the year ending September 30, 1864.*

HAMPDEN COUNTY—*Concluded.*

C.	D.	E.	F.	G.			H.		J.		
Larceny vessel.	Counterfeit bank bills, having, attaching, &c.	Forgery.	Perjury.	Disturbing the peace.	Adultery.	Fornication.	House of ill fame.	Liquor, selling.	Liquor nuisance.	Other offences.	Totals.
1	1	3	-	1	1	1	-	13	2	9	41
1	-	1	1	-	3	1	2	3	1	5	48
1	1	1	-	1	1	1	-	4	1	3	21
-	-	1	-	-	2	1	-	3	1	3	37
1	-	1	1	-	1	-	2	-	-	2	11
-	-	1	-	-	3	1	-	4	1	1	15
-	-	1	-	-	3	1	-	4	1	-	14
-	-	2	-	-	-	1	2	9	1	8	38
-	-	-	-	-	1	-	1	-	1	-	9
-	-	-	-	-	-	1	-	3	-	2	21
-	-	-	-	-	-	-	-	3	-	-	4
-	-	-	-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	1	1	-	3
-	-	-	-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	1	-	-	1
-	-	-	-	-	-	-	-	-	1	-	1
1	1	-	-	1	-	-	-	-	-	2	12
-	-	-	-	-	-	-	-	2	-	-	2
-	-	1	-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	-	-	1	1
\$20 01	-	-	-	-	-	-	-	\$11 43	-	\$55 16	\$1,432 47
-	\$0 80	-	-	-	\$110 09	\$28 16	\$78 47	\$22 32	\$30 08	-	\$152 22
-	-	-	-	-	-	-	-	-	-	\$19 77	99 46
23 49	-	56 20	-	-	-	-	\$79 67	\$22 32	\$30 08	-	-

*Cases commenced before the Grand Jury,*

## MIDDLESEX COUNTY.\*

SUPERIOR COURT.	A.							B.
	Assault, with in- tent to rob.	Assault, felon- ous.	Kidnapping.	Manslaughter.	Murder.	Rape.	Robbery.	Assault on off- icer.
Pros. pend'g Oct. 1, 1863,	1	-	-	-	-	-	1	1
Number on file, . . .	-	-	-	-	-	-	2	2
Commenced during year, . .	-	3	1	3	1	1	-	5
Pending cases disposed of, .	1	3	-	3	1	1	1	2
Indictments found, . . .	-	-	1	-	-	-	-	1
Indictments not found, . . .	-	-	-	-	-	-	-	-
Placed on file, . . .	-	1	-	-	-	-	1	1
On file, September 30, . . .	-	1	-	2	-	-	3	3
Number pending, . . .	-	-	1	-	-	-	-	4
PLEAS. { Guilty, . . .	-	1	-	1	-	-	-	2
{ Nolo contendere, . .	-	-	-	1	-	-	-	-
{ Not Guilty, . . .	-	1	-	1	-	1	-	1
VERDICTS. { Guilty, . . .	-	1	-	1	-	1	-	-
{ Not Guilty, . .	-	-	-	-	-	-	-	-
Disagreements of jury, . . .	-	-	-	-	-	-	-	-
SENTENCES. { Whole No. sentenced, . . .	1	2	-	3	-	1	-	1
{ To State Prison, . . .	1	-	-	-	-	-	-	-
{ To Jail or H. of Cor., . .	-	1	-	3	-	1	-	-
{ To Almshouses, . . .	-	-	-	-	-	-	-	-
{ To State Reform Sch'l, . .	-	1	-	-	-	-	-	-
{ To fine and impris'm't, . .	-	-	-	-	-	-	-	-
{ To fine, . . .	-	-	-	-	-	-	-	1
Nol. pros'd, or disch'd, &c., .	-	-	-	-	-	-	-	-
Nol. pros'd, or quashed, (in- formality,) . . .	-	-	-	-	-	-	-	-
Carried to S. J. Court, . . .	-	-	-	-	1	-	-	-
Defaulted before verdict, . .	-	-	-	-	-	-	-	1
Defaulted after verdict, . . .	-	-	-	-	-	-	-	-
Not arrested, . . .	-	-	-	-	-	-	-	-
Costs accrued, year ending Sept. 30, . . .	\$49 29	\$282 77	\$17 18	\$270 60	\$63 40	\$40 00	\$88 29	\$180 91
Costs of year paid, . . .	-	\$49 55	-	-	-	-	-	\$43 75
Costs of former years paid, .	-	-	-	-	-	-	-	-

\* No Return was received from Hampshire County in consequence of the decease of the clerk of the courts.

*for the year ending September 30, 1864.*

## MIDDLESEX COUNTY—Continued.

B.	C.										D.		
Assault, and Assault & Battery.	Break'g & Ent'g in night, with intent, &c.	Burning dwelling-houses.	Burning insured property to defraud.	Larceny.	Larceny in building.	Larceny from person.	Malicious mischief.	Receiving stolen goods.	Cheating.	Counterfeit bank bills, having, uttering, &c.	Forgery.		
3	7	1	1	4	6	-	-	1	-	2	1		
7	13	-	-	6	4	-	-	4	5	-	3		
15	7	1	-	7	15	8	1	-	2	-	1		
15	8	-	1	9	18	8	1	1	1	-	1		
2	2	-	-	-	-	-	-	-	-	-	-		
2	-	-	-	-	-	-	-	-	-	-	-		
7	6	-	-	5	9	1	-	1	-	-	1		
14	19	-	-	11	13	1	-	5	5	-	1		
3	6	2	-	2	3	-	-	-	1	2	1		
7	4	-	-	4	7	2	1	-	1	-	-		
-	-	-	-	-	-	-	-	-	-	-	-		
3	2	1	-	2	2	2	-	-	-	-	-		
2	1	-	-	1	2	1	-	-	-	-	-		
1	-	-	-	-	-	1	-	-	-	-	-		
-	1	1	-	-	-	-	-	-	-	-	-		
6	2	-	-	4	7	1	1	-	1	-	-		
-	1	-	-	1	-	-	-	-	-	-	-		
2	1	-	-	3	6	1	1	-	1	-	-		
-	-	-	-	-	1	-	-	-	-	-	-		
-	-	-	-	-	-	-	-	-	-	-	-		
4	-	-	-	-	-	-	-	-	-	-	-		
1	-	-	1	-	2	-	-	-	-	-	-		
-	-	-	-	-	-	-	-	-	-	-	-		
-	-	-	-	-	-	-	-	-	-	-	-		
2	2	-	-	-	-	-	-	-	-	-	-		
1	-	-	-	-	-	-	-	-	-	-	-		
\$418 59	\$486 98	\$196 27	\$169 92	\$303 86	\$646 35	\$101 72	\$79 00	\$44 54	\$39 44	\$45 33	\$59 85		
135 98	-	-	-	\$21 85	\$18 75	-	-	-	-	-	-		
13 11	-	-	-	-	83 39	-	-	-	-	-	-		



*Cases commenced before the Grand Jury,*

## MIDDLESEX COUNTY—Continued.

SUPERIOR COURT.	E.		G.					H.
	Escape.	Fugury.	Abortion, procuring, &c.	Adultery.	Fornication.	House of ill fame.	Polygamy.	Gaming.
Pros. pend'g Oct. 1, 1863, .	-	1	1	3	-	-	-	1
Number on file, .	-	-	-	6	-	2	-	-
Commenced during year, .	1	-	-	12	3	1	1	-
Pending cases disposed of, .	1	-	1	8	3	1	1	1
Indictments found, .	-	-	-	4	3	-	-	-
Indictments not found, .	-	-	-	1	-	-	-	-
Placed on file, .	-	-	-	2	-	1	-	1
On file, September 30, .	-	-	-	8	-	3	-	1
Number pending, .	-	1	-	7	-	-	-	-
PLEAS. { Guilty, .	1	-	-	3	3	1	1	-
{ Nolo contendere, .	-	-	-	-	-	-	-	-
{ Not Guilty, .	-	-	-	2	-	-	-	-
VERDICTS. { Guilty, .	-	-	-	1	-	-	-	-
{ Not Guilty, .	-	-	1	1	-	-	-	-
Disagreements of Jury, .	-	-	-	-	-	-	-	-
SENTENCES. { Whole No. sentenced, .	1	-	-	4	3	-	-	-
{ To State Prison, .	-	-	-	-	-	-	-	-
{ To Jail or H. of Cor., .	1	-	-	4	-	-	1	-
{ To Almshouses, .	-	-	-	-	-	-	-	-
{ To State Reform Sch'l, .	-	-	-	-	-	-	-	-
{ To fine and impris'm't, .	-	-	-	-	-	-	-	-
{ To fine, .	-	-	-	-	3	-	-	-
Nol. pros'd, or disch'd, &c., .	-	-	-	1	-	-	-	-
Nol. pros'd, or quashed, (informality,) .	-	-	-	-	-	-	-	-
Carried to S. J. Court, .	-	-	-	-	-	-	-	-
Defaulted before verdict, .	-	-	-	-	-	-	-	-
Defaulted after verdict, .	-	-	-	-	-	-	-	-
Not arrested, .	-	-	-	-	-	-	-	-
Costs accrued, year ending Sept. 30, .	\$16 65	\$31 71	\$42 15	\$371 35	\$39 70	\$29 05	\$32 90	\$37 61
Costs of year paid, .	-	-	-	-	-	\$29 05	-	-
Costs of former years paid, .	-	-	-	-	-	-	-	-

*for the year ending September 30, 1864.*

MIDDLESEX COUNTY—Con.					NORFOLK COUNTY.					
Highway, defec- tive.	H.		J.	Totals.	A.		B.		C.	
	Liquor, selling.	Liquor nuisance.	Other offences.		Assault, with in- tent to ravish.	Robbery.	Assault on officer.	Assault, and At- sault & Battery.	Break'g & Ent'g in night, with intent, &c.	Ent'g in night, or Break'g & Ent'g in night, without intent, &c.
-	2	11	12	60	-	3	2	3	7	-
1	8	28	12	105	2	2	2	9	39	5
1	20	25	18	148	2	3	-	28	13	2
-	17	26	12	141	2	-	1	20	7	1
1	2	22	10	48	-	3	-	24	12	2
-	7	-	-	10	2	-	-	4	1	-
-	13	14	6	70	-	-	1	2	12	-
1	21	42	18	172	2	2	3	11	51	5
1	5	10	18	67	-	3	-	3	-	1
-	5	-	3	47	-	3	2	-	37	5
-	-	-	-	1	-	-	-	3	-	-
-	7	2	6	33	-	1	1	-	13	2
-	5	-	2	18	-	-	1	16	2	2
-	-	1	2	7	-	-	-	8	-	-
-	-	-	-	2	-	-	-	-	-	-
-	3	10	4	55	-	-	1	10	3	1
-	3	-	2	5	-	-	-	-	2	-
-	-	-	2	31	-	-	-	-	-	-
-	-	-	-	2	-	-	-	-	1	1
-	-	10	-	18	-	-	1	10	-	-
-	1	-	-	6	-	-	-	-	-	-
-	-	1	-	1	-	-	-	1	-	-
-	1	1	-	2	-	-	1	2	-	-
-	1	1	-	2	-	-	-	-	-	-
\$2 99	\$688 70	\$984 26	\$911 14	\$6,776 50	\$10 80	\$93 61	\$16 90	\$242 68	\$225 67	\$81 09
-	\$91 89	407 45	\$35 24	\$832 96	-	-	-	-	-	-
-	-	50 02	85 08	131 58	-	-	-	-	-	-

*Cases commenced before the Grand Jury,*

## NORFOLK COUNTY—Continued.

SUPERIOR COURT.	C.				D.			
	Burning dwell- ing-house.	Burning in day, public building.	Larceny.	Receiving stolen goods.	Bank bill, alter- ing, counterfeit- ing, &c.	Counterfeit bank bills, having, ut- tering, &c.	Embezzlement.	False pretences.
Pros. pend'g Oct. 1, 1863, .	2	1	6	-	1	1	2	1
Number on file, .	3	1	22	-	-	-	1	2
Commenced during year, .	2	1	16	1	-	-	3	-
Pending cases disposed of, .	5	1	12	1	-	-	2	-
Indictments found, .	1	1	16	1	-	-	3	-
Indictments not found, .	1	-	-	-	-	-	-	-
Placed on file, .	-	-	5	-	1	1	1	1
On file, September 30, .	3	1	27	-	1	1	2	3
Number pending, .	-	-	-	-	-	-	-	-
PLEAS, { Guilty, .	1	-	14	-	-	-	1	-
{ Nolo contendere, .	-	-	-	-	-	-	-	-
{ Not Guilty, .	1	1	15	1	-	-	1	2
VERDICTS, { Guilty, .	-	1	6	1	-	-	1	1
{ Not Guilty, .	1	-	4	-	-	-	1	-
Disagreements of jury, .	-	-	-	-	-	-	-	-
SENTENCES, { Whole No. sentenced, .	-	-	8	1	-	-	1	-
{ To State Prison, .	-	-	1	-	-	-	1	-
{ To Jail or H. of Cor., .	-	-	5	1	-	-	-	-
{ To Almshouses, .	-	-	-	-	-	-	-	-
{ To State Reform Sch'l, .	-	-	1	-	-	-	-	-
{ To fine and impris'm't, .	-	-	-	-	-	-	-	-
{ To fine, .	-	-	1	-	-	-	-	-
Nol. pros'd, or disch'd, &c., .	-	1	2	-	-	-	-	-
Nol. pros'd, or quashed, (in- formality,) .	-	-	-	-	-	-	-	-
Carried to S. J. Court, .	-	-	2	-	-	-	-	1
Defaulted before verdict, .	-	-	1	-	1	1	-	-
Defaulted after verdict, .	-	-	1	-	-	-	-	-
Not arrested, .	-	-	1	-	-	-	-	1
Costs accrued, year ending Sept. 30, .	\$95 00	\$12 60	\$158 27	\$68 40	\$0 60	\$0 60	\$148 60	\$0 60
Costs of year paid, .	-	-	-	-	-	-	-	-
Costs of former years paid, .	-	-	-	-	-	-	-	-

*for the year ending September 30, 1864.*NORFOLK COUNTY—*Concluded.*

E.		F.		G.			H.			J.		Totals.	
Perjury.		Disturbing the peace.		Abortion, procuring, &c.	Common drunkard.		Highway, defective.		Liquor, selling.		Liquor nuisance.		Other offences.
1							4		27		5	5	71
1							7		45		8	41	191
1		10	5	1	1	2	1		28		4	8	127
1		10	5	1		1	1		12		2	4	89
			5	1	1	1	1		21		3	7	103
		10				1	1		2		1	1	25
							3		15		4	4	50
						2	10		59		12	44	240
				1	1	1			9		1		20
									83		2	5	105
					1							2	5
1			5						19		2	21	86
			5						14		1	6	52
									2				21
									2			4	6
				1					7			2	35
				1									5
									7				13

*Cases commenced before the Grand Jury,*

## BARNSTABLE COUNTY.

SUPERIOR COURT.	C.			F.	G.	
	Ent' in night, or Br'k'g & Ent'g in day, not put- ting in bar.	Larceny.	Receiving stolen goods.	Riot.	Adultery.	Sunday Law, vi- olation of.
Pros. pend'g Oct. 1, 1863, .	1	2	1	1	-	-
Number on file, .	-	3	-	1	-	-
Commenced during year, .	-	-	-	-	1	1
Pending cases disposed of, .	-	-	1	1	-	-
Indictments found, .	-	-	-	-	1	1
Indictments not found, .	-	-	-	-	-	-
Placed on file, .	-	-	-	-	-	1
On file, September 30, .	-	3	-	1	-	1
Number pending, .	1	2	-	-	1	1
PLEAS. { Guilty, .	-	-	-	-	-	1
{ Nolo contendere, .	-	-	-	-	-	-
{ Not Guilty, .	-	-	-	-	-	-
VERDICTS. { Guilty, .	-	-	-	-	-	-
{ Not Guilty, .	-	-	-	-	-	-
Disagreements of jury, .	-	-	-	-	-	-
SENTENCES. { Whole No. sentenced, .	-	-	-	-	-	-
{ To State Prison, .	-	-	-	-	-	-
{ To Jail or H. of Cor., .	-	-	-	-	-	-
{ To Almshouse, .	-	-	-	-	-	-
{ To State Reform Sch'l, .	-	-	-	-	-	-
{ To fine and impris'm't, .	-	-	-	-	-	-
{ To fine, .	-	-	-	-	-	-
Nol. pros'd, or disch'd, &c., .	-	-	1	1	-	-
Nol. pros'd, or quashed, (in- formality,) .	-	-	-	-	-	-
Carried to S. J. Court, .	-	-	-	-	-	-
Defaulted before verdict, .	-	-	-	-	-	-
Defaulted after verdict, .	-	-	-	-	-	-
Not arrested, .	-	-	-	-	-	-
Costs accrued, year ending Sept. 30, .	\$0 80	\$1 60	\$4 52	\$0 40	\$6 92	\$7 87
Costs of year paid, .	-	-	-	-	-	-
Costs of former years paid, .	-	-	-	-	-	-



*Cases commenced before the the Grand Jury,*

## BERKSHIRE COUNTY—Continued

[illegible]

*for the year ending September 30, 1864.*

## BERKSHIRE COUNTY—Continued.

D.			E.	F.	G.				H.
Cheating.	Counterfeit bank bills, having, uttering, &c.	Embezzlement.	Rescue.	Riot.	Adultery.	Disorderly house.	Fornication.	Polygamy.	Gaming.
2	1	-	-	-	1	-	-	1	-
1	-	1	3	2	5	1	1	5	1
1	1	1	2	2	3	1	-	6	1
-	-	-	1	2	5	1	1	5	-
-	1	1	-	1	2	-	-	1	1
1	1	-	1	1	2	-	-	1	-
-	-	-	-	-	3	-	1	-	-
-	-	-	-	-	-	-	-	1	-
-	-	-	1	-	3	1	1	2	-
-	-	-	-	-	1	1	-	1	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	1	1	-	1	-
-	-	-	-	-	1	1	-	1	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	2	-
-	-	-	-	-	1	-	-	1	-
\$1 60	\$0 70	\$7 12	\$42 52	\$78 55	\$100 84	\$62 50	\$37 12	\$134 03	\$41 50
-	-	-	-	\$26 10	\$34 75	-	-	-	-



*Cases commenced before the Grand Jury,*BERKSHIRE COUNTY—*Concluded.*

SUPERIOR COURT.	H.				J.	Totals.
	Highway, defec- tive.	Liquor, selling.	Liquor nuisance.	Peddling.	Other offences.	
Pros. pend'g Oct. 1, 1863, .	4	3	-	-	-	28
Number on file, . . .	-	-	-	-	-	-
Commenced during year, .	6	12	3	1	1	91
Pending cases disposed of, .	4	12	3	-	1	77
Indictments found, . . .	3	7	2	1	1	68
Indictments not found, . .	3	5	1	-	-	22
Placed on file, . . .	1	6	2	-	1	32
On file, September 30, . .	1	6	2	-	1	32
Number pending, . . .	6	3	-	1	-	42
PLEAS. { Guilty, . . .	-	2	-	-	1	8
{ Nolo contendere, .	-	-	-	-	-	-
{ Not Guilty, . . .	1	1	-	-	-	31
VERDICTS. { Guilty, . . .	-	-	-	-	-	9
{ Not Guilty, . .	-	-	-	-	-	1
Disagreements of jury, . .	-	-	-	-	-	1
SENTENCES. { Whole No. sentenced, .	-	-	-	-	-	11
{ To State Prison, . . .	-	-	-	-	-	2
{ To Jail or H. of Cor., .	-	-	-	-	-	8
{ To Almshouse, . . .	-	-	-	-	-	-
{ To State Reform Sch'l, .	-	-	-	-	-	-
{ To fine and impris'm't, .	-	-	-	-	-	-
{ To fine, . . .	-	-	-	-	-	1
Nol. pros'd, or disch'd, &c., .	-	-	-	-	-	6
Nol. pros'd, or quashed, (in- formality,) . . .	-	-	-	-	-	2
Carried to S. J. Court, . . .	-	-	-	-	-	-
Defaulted before verdict, . .	-	3	-	1	-	14
Defaulted after verdict, . .	-	-	-	-	-	1
Not arrested, . . .	1	-	-	-	-	8
Costs accrued, year ending Sept. 30, . . .	\$94 28	\$437 50	\$64 33	\$25 67	\$57 45	\$2,354 86
Costs of year paid, . . .	\$6 07	\$85 87	\$2 50	-	\$57 45	\$233 73
Costs of former years paid, .	-	60 99	-	-	-	116 67

*for the year ending September 30, 1864.*

## BRISTOL COUNTY.

A.			B.			C.				
Assault with intent to rob.	Manslaughter.	Rape.	Assault with dangerous weapon.	Assault, riotous.	Assault, and Assault & Battery.	Break'g & Ent'g in night, with intent, &c.	Ent'g in night, or Br'k'g & Ent'g in day, not putting in fear.	Larceny.	Larceny in building.	Larceny in dwelling-house.
-	-	-	1	-	5	1	1	3	2	-
1	1	2	-	1	5	-	1	14	7	4
-	1	1	-	1	7	-	2	14	7	2
1	1	2	-	1	5	-	1	14	7	4
-	-	-	-	-	1	-	1	2	1	-
-	-	-	-	-	4	-	-	1	1	-
1	-	1	1	-	3	1	-	1	2	2
1	-	-	-	-	4	-	1	5	5	2
-	1	1	-	1	6	1	-	1	-	-
-	1	1	-	1	6	-	-	10	2	1
-	1	1	-	1	5	-	-	8	2	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	1
-	1	1	-	1	1	-	1	9	6	2
-	1	1	-	1	1	-	1	3	4	-
-	-	-	-	-	-	-	-	4	1	2
-	-	-	-	-	-	-	-	3	1	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	2	-	1	6	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	1	-	-	-	-	-
\$52 24	\$58 75	\$156 41	\$2 08	\$29 20	\$167 18	\$2 08	\$17 04	\$326 09	\$141 83	\$116 53
-	-	-	-	-	\$31 05	-	-	-	\$37 42	-

*Cases commenced before the Grand Jury,*

## BRISTOL COUNTY—Continued.

SUPERIOR COURT.	C.		D.	E.		G.	
	Larceny from person.	Receiving stolen goods.	False pretences.	Perjury.	Perjury, subornation of.	Adultery.	Disorderly house.
Pros. pend'g Oct. 1, 1863, .	1	-	-	2	1	1	8
Number on file, .	-	-	-	-	-	-	-
Commenced during year, .	1	1	1	-	-	7	4
Pending cases disposed of, .	1	1	1	1	1	7	9
Indictments found, .	1	1	1	-	-	7	4
Indictments not found, .	2	1	2	-	2	1	-
Placed on file, .	-	-	-	-	-	1	3
On file, September 30, .	-	-	-	-	-	-	-
Number pending, .	1	-	-	1	-	1	3
PLEAS. { Guilty, .	-	-	-	-	1	2	7
{ Nolo contendere, .	1	-	-	-	-	-	-
{ Not Guilty, .	1	1	-	1	-	5	2
VERDICTS. { Guilty, .	-	-	-	1	-	4	2
{ Not Guilty, .	1	1	-	-	-	-	-
Disagreements of jury, .	-	-	-	-	-	-	-
SENTENCES. { Whole No. sentenced, .	-	-	-	1	1	5	2
{ To State Prison, .	-	-	-	-	-	-	-
{ To Jail or H. of Cor., .	-	-	-	1	1	4	2
{ To Almshouse, .	-	-	-	-	-	-	-
{ To State Reform Sch'l, .	-	-	-	-	-	-	-
{ To fine and impris'm't, .	-	-	-	-	-	-	-
{ To fine, .	-	-	-	-	-	1	-
Nol. pros'd, or disch'd, &c., .	1	-	1	-	-	1	4
Nol. pros'd, or quashed, (informality,) .	-	-	-	-	-	-	-
Carried to S. J. Court, .	-	-	-	-	-	-	1
Defaulted before verdict, .	-	-	-	-	-	-	-
Defaulted after verdict, .	-	-	-	-	-	-	-
Not arrested, .	-	-	-	-	-	1	2
Costs accrued, year ending Sept. 30, .	\$73 43	\$38 60	\$14 70	\$10 33	\$1 35	\$152 94	\$124 07
Costs of year paid, .	-	-	-	-	-	-	\$22 24
Costs of former years paid, .	-	-	-	-	-	-	26 14

*for the year ending September 30, 1864.*

## BRISTOL COUNTY—Concluded.

G.					H.			J.	Totals
Fornication.	House of ill fame.	Indecent exposure.	Polygamy.	Sunday law, violation of.	Highway, defective.	Liquor, selling.	Liquor nuisance.	Other offences.	
-	1	-	1	1	7	3	2	6	47
-	-	-	-	-	-	-	-	-	-
1	2	1	3	-	2	3	9	5	76
-	1	-	3	-	4	-	7	6	77
1	1	1	3	1	2	3	9	5	76
-	-	-	2	-	-	-	-	3	18
-	-	-	-	-	-	-	3	-	18
-	-	-	-	-	-	-	-	-	-
1	2	1	1	1	5	6	4	5	44
-	-	-	-	-	-	-	-	-	-
1	1	1	1	-	-	-	3	-	35
-	-	-	-	-	-	-	-	-	2
-	1	-	2	1	-	4	3	5	49
-	-	-	-	-	-	-	-	-	-
-	1	-	2	-	-	3	2	1	34
-	-	-	-	-	-	1	1	-	4
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	1
-	1	-	2	-	-	-	1	-	35
-	-	-	-	-	-	-	-	-	9
-	1	-	2	-	-	-	-	-	21
-	-	-	-	-	-	1	-	-	1
-	-	-	-	-	-	-	-	-	4
-	-	-	-	-	-	-	1	-	1
-	-	-	-	-	-	-	-	-	1
-	-	-	-	-	4	-	-	3	28
-	-	-	-	-	-	-	-	2	2
-	-	-	-	-	-	-	-	1	2
-	-	-	-	-	-	-	-	-	2
-	-	-	1	-	-	-	-	-	1
-	-	-	1	-	2	-	1	-	9
\$29 91	\$54 35	\$10 19	\$60 23	\$2 08	\$25 30	\$56 49	\$120 40	\$387 00	\$2,230 80
-	\$37 57	-	-	-	\$1 04	-	\$44 50	-	\$173 82
-	-	-	-	-	14 84	-	-	-	40 98

[illegible]

*for the year ending September 30, 1864.*

## ESSEX COUNTY—Continued.

A.		B.			C.						
Murder.	Robbery.	Assault, aggravated.	Assault on officer.	Assault, and Assault & Battery.	Burglary, not being armed.	Ent'g in night, or Br'g & Ent'g in day, not putting in fear.	Breaking glass.	Burning in day, pub. building.	Burning build'gs, (under \$1,000.)	Larceny.	Larceny in building.
-	2	7	-	3	3	21	2	-	2	9	8
-	-	1	-	-	2	10	-	-	2	4	5
2	2	9	2	-	-	14	-	2	-	5	4
-	-	7	-	-	-	5	2	-	-	1	2
2	-	9	2	-	-	14	-	2	-	3	4
-	-	-	-	-	-	-	-	-	-	2	-
-	-	1	-	-	1	9	-	2	1	1	3
-	-	1	-	-	3	21	-	2	3	5	6
-	-	1	-	3	3	23	-	2	3	8	6
-	-	-	-	-	-	-	-	-	-	-	-
-	-	5	1	-	-	3	-	2	-	-	3
-	-	-	-	-	-	-	-	-	-	1	-
-	-	3	1	-	-	10	-	-	-	-	1
-	-	-	-	-	-	-	-	-	-	-	-
-	-	1	1	-	-	2	-	-	-	-	1
-	-	-	-	-	-	1	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	3	2	-	-	5	-	-	-	-	4
-	-	-	-	-	-	-	-	-	-	-	-
-	-	2	2	-	-	1	-	-	-	-	3
-	-	-	-	-	-	-	-	-	-	-	-
-	-	1	-	-	-	1	-	-	-	-	1
-	-	-	-	-	-	-	-	-	-	-	-
-	-	1	-	-	-	-	-	-	-	-	-
2	-	12	-	-	-	7	2	-	-	4	2
-	-	-	-	-	-	-	-	-	-	-	-
\$1 82	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	\$24 18	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	\$57 90	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	\$1 07	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	\$0 57	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	\$327 54	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	\$1 20	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	\$11 01	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	\$0 62	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	\$30 82	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	\$149 47	-	-	-	-	-	-	-	-	-

*Cases commenced before the Grand Jury,*

## ESSEX COUNTY—Continued.

SUPERIOR COURT.	C.			D.			
	Larceny from person.	Larceny from vessel.	Malicious mis- chief.	Counterfeit bank bills, having, uttering, &c.	Embezzlement.	Forgery.	Fraud in convey- ing.
Pros. pend'g, Oct. 1, 1863,	-	1	-	4	10	8	1
Number on file, . . .	-	-	-	4	-	6	-
Commenced during year, .	8	-	2	1	1	-	1
Pending cases disposed of, .	-	-	-	1	1	1	1
Indictments found, . . .	8	-	2	-	1	-	1
Indictments not found, . .	-	-	-	-	-	-	-
Placed on file, . . .	-	1	-	-	2	2	-
On file, September 30, . .	-	1	-	8	2	6	-
Number pending, . . .	-	1	-	8	9	7	1
PLEAS. { Guilty, . . .	-	-	-	-	-	-	-
{ Nolo contendere, .	-	-	-	-	-	-	-
{ Not Guilty, . . .	1	-	-	-	-	-	1
VERDICTS. { Guilty, . . .	1	-	-	-	-	-	-
{ Not Guilty, . .	-	-	-	-	-	-	-
Disagreements of jury, . .	-	-	-	-	-	-	-
SENTENCES. { Whole No. sentenced, .	1	-	-	-	-	-	-
{ To State Prison, . . .	1	-	-	-	-	-	-
{ To Jail or H. of Cor., .	-	-	-	-	-	-	-
{ To Almshouses, . . .	-	-	-	-	-	-	-
{ To State Reform Sch'l, .	-	-	-	-	-	-	-
{ To fine and impris'm't, .	-	-	-	-	-	-	-
{ To fine, . . .	-	-	-	-	-	-	-
Nol. pros'd, or disch'd, &c., .	-	-	-	1	2	1	-
Nol. pros'd, or quashed, (in- formality,) . . .	-	-	-	-	-	-	-
Carried to S. J. Court, . . .	-	-	-	-	-	-	-
Defaulted before verdict, . .	-	-	-	-	-	-	-
Defaulted after verdict, . .	-	-	-	-	-	-	-
Not arrested, . . .	-	-	-	-	-	-	-
Costs accrued, year ending Sept. 30, . . .	\$29 52	\$0 57	\$2 57	\$2 89	\$23 65	\$1 69	\$24 81
Costs of year paid, . . .	-	-	-	-	-	-	-
Costs of former years paid, .	-	-	-	-	-	-	-

*for the year ending September 30, 1864.*

**ESSEX COUNTY—Concluded.**

[illegible]



*Cases commenced before the Grand Jury,*

## FRANKLIN COUNTY.

SUPERIOR COURT.	A.	B.	C.				E.	G.
	Assault, with in- tent to ravish.	Assault, and As- sault & Battery.	Larceny in build- ing.	Larceny from person.	Malicious mis- chief.	Malicious tres- pass.	Perjury.	Adultery.
Pros. pend'g, Oct. 1, 1863,	-	-	-	-	-	-	-	-
Number on file, . . .	-	-	-	-	-	-	-	-
Commenced during year, .	-	1	2	-	3	1	-	-
Pending cases disposed of, .	-	-	-	-	-	-	-	-
Indictments found, . . .	-	1	2	-	3	1	-	-
Indictments not found, . .	1	1	-	1	1	-	1	1
Placed on file, . . .	-	-	-	-	-	-	-	-
On file, September 30, . .	-	1	1	-	1	-	-	-
Number pending, . . .	-	1	1	-	1	-	-	-
PLEAS. { Guilty, . . .	-	-	1	-	-	1	-	-
{ Nolo contendere, . .	-	-	-	-	-	-	-	-
{ Not Guilty, . . .	-	1	2	-	3	-	-	-
VERDICTS. { Guilty, . . .	-	-	-	-	-	-	-	-
{ Not Guilty, . .	-	-	1	-	2	-	-	-
Disagreements of jury, . .	-	-	-	-	-	-	-	-
SENTENCES. { Whole No. sentenced, . .	-	-	1	-	-	1	-	-
{ To State Prison, . . .	-	-	-	-	-	-	-	-
{ To Jail or H. of Cor., . .	-	-	1	-	-	-	-	-
{ To Almshouses, . . .	-	-	-	-	-	-	-	-
{ To State Reform Sch'l, . .	-	-	-	-	-	-	-	-
{ To fine and impris'm't, . .	-	-	-	-	-	-	-	-
{ To fine, . . .	-	-	-	-	-	1	-	-
Nol. pros'd, or disch'd, &c., .	-	1	1	-	-	-	-	-
Nol. pros'd, or quashed, (in- formality,) . . .	-	-	-	-	-	-	-	-
Carried to S. J. Court, . . .	-	-	-	-	-	-	-	-
Defaulted before verdict, . .	-	-	-	-	-	-	-	-
Defaulted after verdict, . .	-	-	-	-	-	-	-	-
Not arrested, . . .	-	-	-	-	-	-	-	-
Costs accrued, year ending Sept. 30, . . .	\$44 89	\$90 79	\$161 84	\$15 72	\$158 54	\$62 20	\$8 15	\$35 12
Costs of year paid, . . .	-	-	-	-	-	-	-	-
Cost of former years paid, .	-	-	-	-	-	-	-	-

for the year ending September 30, 1864.

FRANKLIN COUNTY—Con.							HAMPDEN COUNTY.					
G.		H.			J.	Totals.	A.	B.				
House of ill fame.	Unwholesome provisions, selling, &c	Highway, defective.	Liquor, selling.	Liquor nuisance.	Other offences.		Manslaughter.	Assault, aggravated.	Assault with dangerous weapon.	Assault on officer.	Assault, and Assault & Battery.	
1	-	2	1	1	4	9	-	-	1	-	1	
1	-	3	1	1	4	9	-	-	-	-	-	
2	-	1	-	-	1	11	1	1	2	1	4	
-	-	-	-	-	-	-	-	-	1	-	1	
1	1	1	-	-	1	10	1	-	2	1	4	
-	-	-	-	-	-	7	-	1	-	-	-	
3	-	3	1	1	4	15	-	-	-	-	-	
3	-	3	1	1	4	15	-	-	1	-	2	
1	-	-	-	-	-	3	1	-	-	-	1	
1	-	-	-	-	-	7	-	-	1	1	2	
-	-	-	-	-	-	3	-	-	-	1	-	
-	-	-	-	-	-	-	-	-	-	-	1	
-	-	-	-	-	-	2	1	-	-	1	1	
-	-	-	-	-	-	1	1	-	-	1	1	
-	-	-	-	-	-	1	-	-	-	-	-	
-	-	-	1	-	1	5	-	-	2	-	1	
-	-	-	-	-	-	-	-	-	-	-	-	
\$99 75	-	\$17 78	\$2 90	\$0 76	\$1 76	\$327 41	\$38 67	\$49 15	\$50 86	\$27 30	\$118 99	
\$25 22	-	\$25 22	-	-	-	\$25 22	-	-	-	-	\$20 15	

*Cases commenced before the Grand Jury,*

## HAMPDEN COUNTY—Continued.

SUPERIOR COURT.	C.							
	Br's and Ent's in night, with intent, &c.	Ent's in night, or Br's & Ent's in day, putting in fear.	Ent's in night, or Br's & Ent's in day, not put- ting in fear.	Burning build'g, (under \$1,000.)	Burning insured property to de- fraud.	Larceny.	Larceny in build- ing.	Larceny from per- son.
Pros. pend'g Oct. 1, 1868,	2	-	-	-	1	4	-	-
Number on file, . . .	3	1	1	2	-	8	4	2
Commenced during year, . .	1	-	-	-	-	3	-	1
Pending cases disposed of, .	3	1	1	2	-	5	4	2
Indictments found, . . .	-	-	-	-	-	3	-	-
Indictments not found, . . .	2	-	-	-	-	1	-	1
Placed on file, . . .	2	-	-	-	-	1	-	1
On file, September 30, . . .	2	-	-	1	1	5	3	-
Number pending, . . .	2	-	-	-	-	-	-	-
PLEAS. { Guilty, . . .	-	1	-	-	-	2	1	-
{ Nolo contendere, . .	-	-	-	-	-	-	-	-
{ Not Guilty, . . .	3	-	1	2	-	2	3	-
VERDICTS. { Guilty, . . .	-	-	-	-	-	-	-	-
{ Not Guilty, . .	-	-	-	1	-	-	-	-
Disagreements of jury, . . .	-	-	-	-	-	-	-	-
SENTENCES. { Whole No. sentenced, . . .	-	1	-	-	-	1	1	-
{ To State Prison, . . .	-	1	-	-	-	-	1	-
{ To Jail or H. of Cor., . .	-	-	-	-	-	1	-	-
{ To Almshouses, . . .	-	-	-	-	-	-	-	-
{ To State Reform Sch'l, . .	-	-	-	-	-	-	-	-
{ To fine and impris'm't, . .	-	-	-	-	-	-	-	-
{ To fine, . . .	-	-	-	-	-	-	-	-
Nol. pros'd, or disch'd, &c., .	1	-	1	-	-	2	-	-
Nol. pros'd, or quashed, (in- formality,) . . .	-	-	-	-	-	-	-	-
Carried to S. J. Court, . . .	-	-	-	-	-	-	-	-
Defaulted before verdict, . .	-	-	-	-	-	-	-	1
Defaulted after verdict, . . .	-	-	-	-	-	-	-	-
Not arrested, . . .	-	-	-	-	-	-	-	-
Costs accrued, year ending Sept. 30, . . .	\$69 59	\$49 56	\$2 60	\$86 78	\$148 67	\$220 03	\$85 26	\$23 29
Costs of year paid, . . .	-	-	-	-	-	-	-	-
Costs of former years paid, .	-	-	-	-	-	-	-	-

*for the year ending September 30, 1864.*

**HAMPDEN COUNTY—Concluded.**

[illegible]

*Cases commenced before the Grand Jury,*

## MIDDLESEX COUNTY.\*

SUPERIOR COURT.	A.							B.
	Assault, with in- tent to rob.	Assault, felon- ious.	Kidnaping.	Manslaughter.	Murder.	Rape.	Robbery.	Assault on off- icer.
Pros. pend'g Oct. 1, 1863,	1	-	-	-	-	-	1	1
Number on file, . . .	-	-	-	2	-	-	2	2
Commenced during year, . . .	-	3	1	3	1	1	-	5
Pending cases disposed of, . . .	1	3	-	3	1	1	1	2
Indictments found, . . .	-	-	1	-	-	-	-	1
Indictments not found, . . .	-	-	-	-	-	-	-	-
Placed on file, . . .	-	1	-	-	-	-	1	1
On file, September 30, . . .	-	1	-	2	-	-	3	3
Number pending, . . .	-	-	1	-	-	-	-	4
PLEAS. { Guilty, . . .	-	1	-	1	-	-	-	2
{ Nolo contendere, . . .	-	-	-	1	-	-	-	-
{ Not Guilty, . . .	-	1	-	1	-	1	-	1
VERDICTS. { Guilty, . . .	-	1	-	1	-	1	-	-
{ Not Guilty, . . .	-	-	-	-	-	-	-	-
Disagreements of jury, . . .	-	-	-	-	-	-	-	-
SENTENCES. { Whole No. sentenced, . . .	1	2	-	3	-	1	-	1
{ To State Prison, . . .	1	-	-	-	-	-	-	-
{ To Jail or H. of Cor., . . .	-	1	-	3	-	1	-	-
{ To Almshouses, . . .	-	-	-	-	-	-	-	-
{ To State Reform Sch'l, . . .	-	1	-	-	-	-	-	-
{ To fine and impris'm't, . . .	-	-	-	-	-	-	-	-
{ To fine, . . .	-	-	-	-	-	-	-	1
Nol. pros'd, or disch'd, &c., . . .	-	-	-	-	-	-	-	-
Nol. pros'd, or quashed, (in- formality,) . . .	-	-	-	-	-	-	-	-
Carried to S. J. Court, . . .	-	-	-	-	1	-	-	-
Defaulted before verdict, . . .	-	-	-	-	-	-	-	1
Defaulted after verdict, . . .	-	-	-	-	-	-	-	-
Not arrested, . . .	-	-	-	-	-	-	-	-
Costs accrued, year ending Sept. 30, . . .	\$49 29	\$282 77	\$17 18	\$270 80	\$83 40	\$40 00	\$88 29	\$189 91
Costs of year paid, . . .	-	\$49 55	-	-	-	-	-	\$43 75
Costs of former years paid, . . .	-	-	-	-	-	-	-	-

\* No Return was received from Hampshire County in consequence of the decease of the clerk of the courts.

*for the year ending September 30, 1864.*

## MIDDLESEX COUNTY—Continued.

B.	C.							D.			
Assault, and As- sault & Battery.	Break'g & Ent'g in night, with intent, &c.	Burning dwell- ing-house.	Burning insured property to de- fraud.	Larceny.	Larceny in build- ing.	Larceny from per- son.	Malicious mis- chief.	Receiving stolen goods.	Cheating.	Counterfeit bank bills, having, ut- tering, &c.	Forgery.
3	7	1	1	4	6	-	-	1	-	2	1
15	13	-	-	6	4	-	-	4	5	-	3
15	7	1	-	7	15	3	1	-	2	-	1
2	8	-	1	9	18	3	1	1	1	-	1
2	2	-	-	-	-	-	-	-	-	-	-
7	6	-	-	5	9	1	-	1	-	-	1
14	19	-	-	11	13	1	-	5	5	-	1
8	6	2	-	2	3	-	-	-	1	2	1
7	4	-	-	4	7	2	1	-	1	-	-
-	-	-	-	-	-	-	-	-	-	-	-
3	2	1	-	2	2	2	-	-	-	-	-
2	1	-	-	1	2	1	-	-	-	-	-
1	-	-	-	-	-	1	-	-	-	-	-
-	1	1	-	-	-	-	-	-	-	-	-
6	2	-	-	4	7	1	1	-	1	-	-
-	1	-	-	1	-	-	-	-	-	-	-
2	1	-	-	3	6	1	1	-	1	-	-
-	-	-	-	-	1	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
4	-	-	-	-	-	-	-	-	-	-	-
1	-	-	1	-	2	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
12	2	-	-	-	-	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-	-
\$418 59	\$486 98	\$196 27	\$169 92	\$303 86	\$646 35	\$101 72	\$79 00	\$44 54	\$39 44	\$45 33	\$59 85
135 98	-	-	-	\$21 35	\$18 75	-	-	-	-	-	-
13 11	-	-	-	-	83 39	-	-	-	-	-	-



*for the year ending September 30, 1864.*

[illegible]



*Cases commenced before the Grand Jury,*

## NORFOLK COUNTY—Continued.

SUPERIOR COURT.	C.				D.			
	Burning dwell- ing-house.	Burning in day, public building.	Larceny.	Receiving stolen goods.	Bank bill, alter- ing, counterfeit- ing, &c.	Counterfeit bank bills, having, ut- tering, &c.	Embezzlement.	False pretences.
Pros. pend'g Oct. 1, 1863, .	2	1	6	-	1	1	2	1
Number on file, . . .	3	1	22	-	-	-	1	2
Commenced during year, .	2	1	16	1	-	-	3	-
Pending cases disposed of, .	5	1	12	1	-	-	2	-
Indictments found, . . .	1	1	16	1	-	-	3	-
Indictments not found, . .	1	-	-	-	-	-	-	-
Placed on file, . . .	-	-	5	-	1	1	1	1
On file, September 30, . .	8	1	27	-	1	1	2	3
Number pending, . . .	-	-	-	-	-	-	-	-
PLEAS, {	Guilty, . . .	-	14	-	-	-	1	-
	Nolo contendere, . . .	-	-	-	-	-	-	-
	Not Guilty, . . .	1	1	15	1	-	1	2
VERDICTS, {	Guilty, . . .	-	1	6	1	-	1	1
	Not Guilty, . . .	1	-	4	-	-	1	-
Disagreements of jury, . .	-	-	-	-	-	-	-	-
SENTENCES. {	Whole No. sentenced, . .	-	-	8	1	-	1	-
	To State Prison, . . .	-	-	1	-	-	1	-
	To Jail or H. of Cor., . .	-	-	5	1	-	-	-
	To Almshouses, . . .	-	-	-	-	-	-	-
	To State Reform Sch'l, . .	-	-	1	-	-	-	-
	To fine and impris'm't, . .	-	-	-	-	-	-	-
	To fine, . . .	-	-	1	-	-	-	-
Nol. pros'd, or disch'd, &c., .	-	1	2	-	-	-	-	-
Nol. pros'd, or quashed, (in- formality,) . . .	-	-	-	-	-	-	-	-
Carried to S. J. Court, . .	-	-	2	-	-	-	-	1
Defaulted before verdict, . .	-	-	1	-	1	1	-	-
Defaulted after verdict, . .	-	-	-	-	-	-	-	-
Not arrested, . . .	-	-	1	-	-	-	-	1
Costs accrued, year ending Sept. 30, . . .	\$95 00	\$12 80	\$158 27	\$68 40	\$0 60	\$0 60	\$148 60	\$0 60
Costs of year paid, . . .	-	-	-	-	-	-	-	-
Costs of former years paid, .	-	-	-	-	-	-	-	-



*Cases commenced before the Grand Jury,*

## PLYMOUTH COUNTY.

SUPERIOR COURT.	A.		B.	C.				
	Manslaughter.	Rape.	Assault, and Assault & Battery.	Larceny.	Larceny in building.	Larceny from person.	Malicious mischief.	Receiving stolen goods.
Pros. pend'g Oct. 1, 1863, .	-	-	-	-	-	-	-	-
Number on file, .	-	-	-	-	-	-	-	-
Commenced during year, .	-	-	2	2	3	1	3	-
Pending cases disposed of, .	-	-	2	2	3	1	1	-
Indictments found, .	-	-	2	2	3	1	3	-
Indictments not found, .	1	1	2	3	-	-	1	1
Placed on file, .	-	-	-	-	2	-	-	-
On file, September 30, .	-	-	-	-	2	-	-	-
Number pending, .	-	-	1	-	-	-	3	-
PLEAS. { Guilty, .	-	-	-	1	2	-	1	-
{ Nolo contendere, .	-	-	-	-	-	-	-	-
{ Not Guilty, .	-	-	2	1	-	1	-	-
VERDICTS. { Guilty, .	-	-	1	-	-	-	-	-
{ Not Guilty, .	-	-	1	1	-	1	1	-
Disagreements of jury, .	-	-	-	-	-	-	-	-
SENTENCES. { Whole No. sentenced, .	-	-	1	1	-	-	-	-
{ To State Prison, .	-	-	-	-	-	-	-	-
{ To Jail or H. of Cor., .	-	-	1	1	-	-	-	-
{ To Almshouses, .	-	-	-	-	-	-	-	-
{ To State Reform Sch'l, .	-	-	-	-	-	-	-	-
{ To fine and impris'm't, .	-	-	-	1	-	-	-	-
{ To fine, .	-	-	-	1	-	-	-	-
Nol. pros'd, or disch'd, &c., .	-	-	-	-	-	-	-	-
Nol. pros'd, or quashed, (informality,) .	-	-	-	-	-	-	-	-
Carried to S. J. Court, .	-	-	-	-	-	-	-	-
Defaulted before verdict, .	-	-	-	-	-	-	-	-
Defaulted after verdict, .	-	-	-	-	-	-	-	-
Not arrested, .	-	-	-	-	-	-	-	-
Costs accrued, year ending Sept. 30, .	\$13 80	\$24 65	\$180 10	\$348 64	\$53 97	\$31 30	\$242 23	\$28 75
Costs of year paid, .	-	-	-	-	-	-	-	-
Costs of former years paid, .	-	-	-	-	-	-	-	-

*for the year ending September 30, 1864.*

PLYMOUTH COUNTY— <i>Concluded.</i>							SUFFOLK COUNTY.				
E.	G.		H.		J.		A.		B.		
Escape.	Adultery.	Cruelty.	Highway, defective.	Liquor, selling.	Other offences.	Totals.	Assault, with intent to ravish.	Murder.	Assault with dangerous weapon.	Assault on officer.	Assault, and Assault & Battery.
1	-	-	3	4	2	10	-	-	1	-	-
-	-	2	1	4	2	20	-	-	1	-	-
1	-	1	3	4	3	21	-	-	1	-	-
-	-	2	1	4	1	19	1	6	-	8	16
-	1	-	2	1	-	13	-	-	-	-	5
1	-	-	-	2	1	6	2	-	-	-	2
1	-	-	-	2	1	6	-	-	-	-	5
-	-	1	1	3	-	9	-	-	-	2	-
-	-	-	-	-	1	5	-	-	-	1	2
1	-	1	-	4	2	12	1	-	-	1	8
1	-	1	-	3	-	6	1	-	-	1	7
-	-	-	-	-	-	4	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	1	-	1	1	5	1	-	-	1	4
-	-	1	-	1	1	5	1	-	-	-	1
-	-	-	-	1	-	-	-	-	-	-	-
-	-	-	-	1	1	3	-	-	-	-	-
-	-	-	-	1	1	3	-	-	-	1	3
-	-	-	3	-	-	3	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
1	-	-	-	-	-	1	-	-	-	-	-
-	-	-	-	1	-	1	-	-	-	-	-
24	70	62	37	29	17	83	07	00	07	15	30
\$1	\$27	\$84	\$56	\$266	\$75	\$1,429	\$31	\$15	\$17	\$6	\$140
-	-	-	-	-	-	-	-	-	17 07	-	70 35

*Cases commenced before the Grand Jury,*

## SUFFOLK COUNTY—Continued.

SUPERIOR COURT.	C.		D.				
	Larceny.	Larceny from person.	Receiving stolen goods.	Cheating.	Counterfeit bank bills, having, uttering, &c.	Embezzlement.	False pretences.
Proa. pend'g Oct. 1, 1863, .	2	-	2	-	2	2	-
Number on file, . . . .	2	-	2	-	1	1	-
Commenced during year, .	-	-	-	-	-	-	-
Pending cases disposed of, .	2	-	2	-	2	2	-
Indictments found, . . .	19	3	5	2	9	5	7
Indictments not found, . .	6	-	1	-	1	-	2
Placed on file, . . . .	9	2	1	2	6	2	4
On file, September 30, . .	2	-	-	-	1	-	-
Number pending, . . . .	-	-	2	-	-	-	-
PLEAS. { Guilty, . . . .	6	2	1	-	2	1	1
{ Nolo contendere, .	-	-	-	-	-	-	-
{ Not guilty, . . .	5	1	1	2	1	3	2
VERDICTS. { Guilty, . . .	-	1	1	-	-	1	1
{ Not Guilty, .	-	-	1	-	-	-	-
Disagreements of jury, . .	1	-	-	-	-	-	-
SENTENCES. { Whole No. sentenced, .	3	2	-	-	2	2	1
{ To State Prison, . . . .	2	1	-	-	1	-	1
{ To Jail or H. of Cor., .	1	1	-	-	1	2	-
{ To Almshouses, . . .	-	-	-	-	-	-	-
{ To State Reform Sch'l, .	-	-	-	-	-	-	-
{ To fine and impris'm't, .	-	-	-	-	-	-	-
{ To fine, . . . .	-	-	-	-	-	-	-
Nol. pros'd, or disch'd, &c., .	-	-	1	-	1	2	-
Nol. pros'd, or quashed, (informality,) . . . .	-	-	-	-	-	-	-
Carried to S. J. Court, . . .	-	-	1	-	-	-	-
Defaulted before verdict, . .	-	-	-	-	-	-	-
Defaulted after verdict, . .	-	-	-	-	-	-	-
Not arrested, . . . .	-	-	-	-	1	-	-
Costs accrued, year ending Sept. 30, . . . .	\$282 51	\$69 57	\$45 29	\$26 67	\$149 98	\$118 35	\$180 33
Costs of year paid, . . . .	\$28 77	-	-	\$26 67	\$24 89	\$27 84	-
Costs of former years paid, .	-	-	-	-	-	-	-

*for the year ending September 30, 1864.*SUFFOLK COUNTY—*Concluded.*

G.						H.		J.	Totals.
Adultery.	Cruelty.	Disorderly house.	Fornication.	House of ill fame.	Indecent exposure.	Gaming.	Liquor nuisance.	Other offences.	
3	3	3	1	15	-	-	18	5	57
1	-	2	1	3	-	-	3	5	22
-	-	-	-	-	-	-	-	-	-
3	3	8	1	15	-	-	15	5	54
-	1	29	-	169	1	2	259	57	594
-	-	2	-	11	1	-	8	9	46
-	-	7	-	25	-	1	26	19	108
-	-	-	-	8	-	-	7	1	19
-	-	4	-	23	-	-	32	16	84
-	1	20	-	116	-	-	212	9	374
-	-	1	-	-	-	-	6	-	8
2	-	8	-	23	-	1	24	22	105
-	-	-	-	-	-	-	-	-	-
-	-	2	-	8	-	-	5	2	80
-	-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	-	1
-	4	11	-	110	-	-	106	8	345
-	-	-	-	-	-	-	-	1	7
-	1	2	-	6	-	-	4	2	21
-	-	2	-	-	-	-	-	2	4
-	-	-	-	-	-	-	-	-	-
-	-	2	-	32	-	-	13	-	47
-	3	5	-	72	-	-	179	3	266
2	-	5	-	2	-	-	3	3	19
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	4	-	5
-	-	1	-	4	-	-	8	-	13
-	-	-	-	8	-	-	-	2	15
\$65 60	\$32 47	\$312 98	\$7 48	\$1,596 51	\$12 80	\$15 90	\$2,551 99	\$570 97	\$6,198 94
\$37 44	-	\$90 21	\$7 48	145 32	-	\$25 67	153 91	\$102 00	\$726 95
-	-	-	-	-	-	-	-	-	-

[illegible]





*Cases commenced before the Grand Jury,*

## WORCESTER COUNTY—Continued.

SUPERIOR COURT.	D.		E.			G.	
	Cheating.	False pretences.	Forgery.	Fraud in convey- ing.	Contempt.	Slung shot, car- rying.	Adultery.
Pros. pend'g Oct. 1, 1863, .	-	1	-	1	-	-	6
Number on file, . . .	-	1	-	-	-	-	4
Commenced during year, .	1	6	5	4	1	1	15
Pending cases disposed of, .	-	-	-	1	-	-	1
Indictments found, . . .	-	3	5	1	1	-	8
Indictments not found, . .	1	3	-	3	-	1	7
Placed on file, . . .	-	-	-	-	-	-	4
On file, September 30, . .	-	1	-	-	-	-	3
Number pending, . . .	-	3	1	-	-	-	3
PLEAS. { Guilty, . . .	-	-	1	-	-	-	5
{ Nolo contendere, .	-	-	1	2	-	-	-
{ Not Guilty, . . .	-	2	4	1	-	-	5
VERDICTS. { Guilty, . . .	-	-	-	-	-	-	2
{ Not Guilty, . .	-	-	2	-	-	-	-
Disagreements of jury, . .	-	-	-	-	-	-	-
SENTENCES. { Whole No. sentenced, .	-	-	2	2	-	-	2
{ To State Prison, . . .	-	-	2	-	-	-	1
{ To Jail or H. of Cor., .	-	-	-	-	-	-	1
{ To Almshouses, . . .	-	-	-	-	-	-	-
{ To State Reform Sch'l, .	-	-	-	-	-	-	-
{ To fine and impris'm't, .	-	-	-	-	-	-	-
{ To fine, . . .	-	-	-	2	-	-	-
Nol. pros'd, or disch'd, &c., .	-	-	-	-	-	-	1
Nol. pros'd, or quashed, (in- formality,) . . .	-	-	-	-	-	-	-
Carried to S. J. Court, . . .	-	-	-	-	-	-	-
Defaulted before verdict, . .	-	-	-	-	-	-	2
Defaulted after verdict, . . .	-	-	-	-	-	-	1
Not arrested, . . .	-	-	-	-	-	-	-
Costs accrued, year ending Sept. 30, . . .	\$13 55	\$184 51	\$326 90	\$118 31	\$4 50	\$4 10	\$326 46
Costs of year paid, . . .	-	\$1 15	-	-	\$4 50	-	\$67 59
Costs of former years paid, .	-	18 39	-	-	-	-	71 22

*for the year ending September 30, 1864.*

**WORCESTER COUNTY—Concluded.**

G.			H.					J.	Totals.
Cruelty.	Fornication.	House of ill fame.	Lewdness.	Unwholesome provisions, selling, &c.	Liquor, selling.	Liquor nuisance.	Peddling.	Other offences.	
-	-	-	-	-	18	6	-	7	55
1	7	3	1	1	9	5	-	5	28
1	-	-	-	-	84	19	2	4	241
1	7	1	-	1	2	1	-	2	14
-	-	2	1	-	17	16	2	2	160
-	2	1	-	-	17	3	-	2	81
-	2	1	-	-	4	4	-	-	28
-	-	-	-	1	13	9	-	5	56
1	3	-	-	-	20	9	2	1	77
1	2	1	-	1	6	5	-	2	59
-	3	1	-	-	-	3	-	-	28
-	-	-	-	-	17	9	2	5	85
-	-	-	-	1	9	4	-	2	34
-	-	-	-	-	-	-	-	-	3
-	-	-	-	-	2	-	-	-	2
1	5	-	-	-	3	4	-	3	76
1	1	-	-	-	-	-	-	-	5
-	1	-	-	-	-	-	-	1	89
-	1	-	-	-	-	-	-	1	3
-	3	-	-	-	3	-	-	-	3
-	-	-	-	-	-	4	-	-	26
-	-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	7	-	-	-	7
-	-	-	-	-	1	3	-	-	7
-	-	-	-	-	4	3	-	1	11
-	-	-	-	-	8	2	-	2	21
\$17 00	\$99 67	\$159 72	\$11 65	\$38 02	\$627 88	\$459 17	\$13 94	\$100 79	\$5,407 93
-	-	-	-	-	-	\$66 90	-	\$0 92	\$179 91
-	-	-	-	-	\$44 66	-	-	27 88	201 54

## A G G R E G A T E.\*

*Totals of Cases in the Superior Court,*

SUPERIOR COURT.	A.	B.	C.	D.
Pros. pend'g Oct. 1, 1863, .	33	122	193	57
Number on file, . . . .	15	133	176	35
Commenced during year, .	50	266	364	28
Pending cases disposed of, .	32	137	228	31
Indictments found, . . .	96	341	594	86
Indictments not found, . .	30	84	118	20
Placed on file, . . . .	23	120	179	48
On file, September 30, . .	21	178	254	34
Number pending, . . . .	19	137	152	37
PLEAS. { Guilty, . . . .	16	102	309	24
{ Nolo contendere, .	8	33	4	—
{ Not Guilty, . . .	47	151	238	29
VERDICTS. { Guilty, . . .	23	92	93	11
{ Not Guilty, . .	6	24	37	3
Disagreements of jury, . .	2	7	4	—
SENTENCES. { Whole No. sentenced, .	36	156	257	19
{ To State Prison, . . .	17	—	52	9
{ To Jail or H. of Cor., .	14	46	135	9
{ To Almshouse, . . .	—	—	10	—
{ To State Reform Sch'l, .	2	2	41	1
{ To fine and impris'm't, .	2	12	6	—
{ To fine, . . . .	1	96	17	—
Nol. pros'd, or disch'd, &c., .	9	75	140	17
Nol. pros'd, or quashed, (in- formality,) . . . . .	—	10	9	—
Carried to S. J. Court, . . .	2	1	3	2
Defaulted before verdict, . .	9	35	37	6
Defaulted after verdict, . . .	—	2	2	—
Not arrested, . . . . .	10	6	6	7
Costs accrued, year ending Sept. 30, . . . . .	\$5,193 91	\$8,923 07	\$18,547 99	\$2,447 72
Costs of year paid, . . . .	190 89	1,807 29	845 35	261 77
Costs of former years paid, .	—	277 17	55 39	60 42

\* Comprising both the cases commenced before the Grand Jury, and those commenced before Police Courts and Trial Justices.

## A G G R E G A T E.

*for the year ending September 30, 1864.*

E.	F.	G.	H.	J.	TOTALS.
7	8	117	425	114	1,076
1	5	74	597	135	1,171
19	85	199	627	107	1,695
8	24	158	290	94	1,002
14	21	381	586	188	2,307
13	10	58	84	37	454
3	2	109	271	59	814
2	9	103	834	137	1,572
7	4	109	847	88	900
5	1	259	568	36	1,320
3	3	7	28	4	85
10	13	85	170	81	824
2	—	48	188	27	484
2	6	5	38	7	128
—	—	1	8	8	30
8	3	224	348	31	1,082
2	—	3	—	5	88
4	—	67	37	7	319
—	—	20	3	2	35
—	—	1	—	3	50
—	—	37	109	1	167
2	3	98	226	14	457
—	12	46	100	41	440
—	—	12	10	27	68
1	—	2	57	8	76
—	1	22	71	7	188
—	—	2	22	3	31
1	—	12	28	9	79
\$787 72	\$467 77	\$3,045 94	\$16,908 58	\$5,113 77	\$66,436 47
4 50	38 40	1,143 69	1,333 70	344 18	6,469 77
56 20	10 82	97 36	473 39	119 52	1,150 27



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RETURNS OF CASES  
IN THE POLICE COURTS.

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*Cases before Police Courts,*

BERKSHIRE COUNTY.		ADAMS.					
POLICE COURTS.	A.	B.		C.		F.	G.
	Murder.	Assault with dangerous weapon.	Assault, and Assault & Battery.	Larceny.	Malicious mischief.	Riot.	Adultery.
Pros. pend'g Oct. 1, 1863, .	-	-	1	-	-	-	-
Number on file, .	-	-	-	-	-	-	-
Commenced during year, .	2	1	29	9	3	3	1
Pending cases disposed of, .	-	-	1	-	-	-	-
Placed on file, .	-	-	-	-	-	-	-
On file, September 30, .	-	-	-	-	-	-	-
Number pending, .	-	-	-	-	-	-	-
PLEAS. { Guilty, . . . . .	-	-	8	4	1	-	-
{ Nolo contendere, . . . . .	-	-	-	-	-	-	-
{ Not Guilty, . . . . .	2	1	13	5	2	3	1
JUDGMENTS. { Guilty, . . . . .	-	-	8	1	-	-	-
{ Not Guilty, . . . . .	-	-	3	2	-	-	-
{ Bound over, . . . . .	2	1	1	1	-	-	1
SENTENCES. { Whole No. sentenced, . . . . .	-	-	15	5	1	-	-
{ To Jail or H. of Cor., . . . . .	-	-	-	4	-	-	-
{ To Almshouse, . . . . .	-	-	-	-	-	-	-
{ To State Reform Sch'l, . . . . .	-	-	-	-	-	-	-
{ To fine and impris'm't, . . . . .	-	-	-	-	-	-	-
{ To fine, . . . . .	-	-	15	1	1	-	-
Nol. pros'd, or disch'd, &c., .	-	-	10	1	2	3	-
Nol. pros'd, or quashed, (informality), . . . . .	-	-	-	-	-	-	-
Appealed to Superior Ct., .	-	-	3	-	-	-	-
Defaulted, . . . . .	-	-	-	-	-	-	-
Not arrested, . . . . .	-	-	4	-	-	-	-
Costs accrued, year ending Sept. 30, . . . . .	\$16 65	\$7 50	\$153 68	\$62 53	\$12 65	\$6 45	\$6 55
Costs of year paid, . . . . .	-	-	112 85	\$5 40	\$6 40	\$6 45	-
Costs of former years paid, . . . . .	-	-	\$8 55	-	-	-	-

*for the year ending September 30, 1864.*

A D A M S— <i>Concluded.</i>					L E E.						
G.	H.	J.	Totals.	A.	B.		C.			Totals.	Larceny.
Cruelty.	Drunkennes.	Liquor, selling.			Assault, felonious.	Assault, aggravated.	Assault on officer.	Assault, and Assault & Battery.	Breaking glass.	Barricade build'g, (under \$1,000.)	
1	1	1	1	1	1	1	1	1	1	1	1
2	1	1	55	1	3	7	30	2	1	4	4
1	1	1	1	1	1	1	1	1	1	1	1
1	1	1	1	1	1	1	1	1	1	1	1
2	1	1	16	1	1	3	7	1	1	2	2
1	1	1	31	1	3	3	15	2	1	2	2
2	1	1	11	1	1	1	20	1	1	2	2
1	1	1	5	1	3	5	2	2	1	2	2
2	1	1	7	1	1	1	18	1	1	1	1
1	1	1	24	1	1	1	4	1	1	1	1
1	1	1	5	1	1	1	1	1	1	1	1
2	1	1	19	1	1	1	14	1	1	1	1
1	1	2	18	1	1	1	5	1	1	1	1
1	1	1	3	1	1	1	3	1	1	1	1
1	1	1	4	1	1	1	1	1	1	1	1
\$12 06	\$4 30	\$7 30	\$9 45	\$6 64	\$45 99	\$61 74	\$216 31	\$16 91	\$7 40	\$21 77	\$4 81
\$12 06	1	1	\$9 45	1	1	1	109 92	1	1	1	1
1	1	1	152 61	1	1	1	1	1	1	1	1
1	1	1	8 65	1	1	1	1	1	1	1	1



*Cases before Police Courts,*

BERKSHIRE CO.— <i>Con.</i>		L E E— <i>Concluded.</i>					
POLICE COURTS.	C.	G.				J.	Totals.
	Malicious mischief.	Common drunkard.	Drunkenness.	Idle and disorderly person.	Polygamy.	Other offences.	
Pros. pend'g Oct. 1, 1868,	-	-	-	-	-	-	-
Number on file, . . .	-	-	-	-	-	-	-
Commenced during year, .	3	5	2	1	1	6	66
Pending cases disposed of, .	-	-	-	-	-	-	-
Placed on file, . . .	-	-	-	-	-	-	-
On file, September 30, . .	-	-	-	-	-	-	-
Number pending, . . .	-	-	-	-	-	-	-
PLEAS. { Guilty, . . .	1	1	2	1	-	-	17
{ Nolo contendere, .	-	-	-	-	-	-	-
{ Not Guilty, . . .	2	3	-	-	1	2	35
JUDGMENTS. { Guilty, . . .	-	4	2	1	-	1	30
{ Not Guilty, .	-	-	-	-	-	1	2
{ Bound over, .	2	-	-	-	1	-	19
SENTENCES. { Whole No. sentenced, .	-	4	2	1	-	-	26
{ To Jail or H. of Cor., .	-	4	-	-	-	-	8
{ To Almshouses, . .	-	-	-	-	-	-	-
{ To State Reform Sch'l, .	-	-	-	-	-	-	-
{ To fine and impris'm't, .	-	-	-	-	-	-	-
{ To fine, . . .	-	-	2	1	-	-	18
Nol. pros'd, or disch'd, &c., .	-	-	-	-	-	-	5
Nol. pros'd, or quashed, (informality,) . . .	-	-	-	-	-	1	4
Appealed to Superior Ct., .	-	-	-	-	-	-	1
Defaulted, . . .	-	-	-	-	-	-	1
Not arrested, . . .	-	1	-	-	-	-	1
Costs accrued, year ending Sept. 30, . . .	\$18 90	\$29 81	\$11 18	\$7 19	\$12 95	\$42 76	\$499 55
Costs of year paid, . . .	-	-	\$4 40	\$7 19	-	\$4 52	130 84
Costs of former years paid, .	-	-	-	-	-	-	-



*Cases before Police Courts,*

BERKSHIRE CO.— <i>Con.</i>		PITTSFIELD— <i>Continued.</i>						
POLICE COURTS.	F.	G.						
	Elot.	Adultery.	Common drunk- ard.	Common night- walker.	Disorderly house.	Disturbing school.	Drunkenness.	
Pros. pend'g Oct. 1, 1883, .	-	-	-	-	-	-	-	
Number on file, . . . .	-	-	-	-	-	-	-	
Commenced during year, .	-	-	-	-	-	-	-	
Pending cases disposed of, .	-	-	-	-	-	-	-	
Placed on file, . . . .	-	-	-	-	-	-	-	
On file, September 30, . .	-	-	-	-	-	-	-	
Number pending, . . . .	-	-	-	-	-	-	-	
PLEAS. { Guilty . . . . .	-	-	1	2	-	-	43	
{ Nolo contendere, . .	-	-	-	-	-	-	-	
{ Not Guilty, . . . .	2	3	7	-	1	1	6	
JUDGMENTS. { Guilty, . . . . .	1	-	9	1	-	-	48	
{ Not Guilty, . . . .	1	1	-	-	1	-	-	
{ Bound over, . . . .	1	-	-	-	-	-	-	
SENTENCES. { Whole No. sentenced, .	-	-	8	1	-	-	48	
{ To Jail or H. of Cor., .	-	-	7	1	-	-	-	
{ To Alms-houses, . . .	-	-	-	-	-	-	-	
{ To State Reform Sch'l, .	-	-	-	-	-	-	-	
{ To fine and impris'm't, .	-	-	-	-	-	-	-	
{ To fine, . . . . .	-	-	1	-	-	-	48	
Nol. pros'd, or disch'd, &c., .	-	3	-	1	1	1	7	
Nol. pros'd, or quashed, (in- formality,) . . . . .	-	-	1	-	-	-	-	
Appealed to Superior Ct., . .	-	-	2	-	-	-	-	
Defaulted, . . . . .	-	-	1	-	-	-	-	
Not arrested, . . . . .	-	-	-	-	-	-	1	
Costs accrued, year ending Sept. 30, . . . . .	\$68 40	\$43 96	\$78 40	\$31 85	\$12 30	\$10 40	\$351 07	
Costs of year paid, . . . .	-	23 20	-	\$5 40	-	\$10 40	215 57	
Costs of former years paid, .	-	-	20 66	-	-	-	62 50	

*for the year ending September 30, 1864.*

PITTSFIELD—Concluded.					WILLIAMSTOWN.					
G.			J.	Totals.	B.	C.		G.		
Fornication.	Profanity.	Vagabond.	Other offences.		Assault, and Assault & Battery.	Larceny.	Malicious trespass.	Adultery.	Common drunkard.	Common night-walker.
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	14	9	1	-	4	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	3	4	76	6	5	1	-	3	-
-	-	-	1	1	-	-	-	-	-	-
2	-	2	16	99	5	2	-	2	1	2
1	-	5	12	133	10	7	1	-	4	2
1	-	-	4	23	1	-	-	-	-	-
1	-	-	2	10	-	1	-	2	-	-
-	-	5	12	123	10	6	1	-	4	2
-	-	4	5	29	2	-	-	-	3	2
-	-	-	2	4	-	-	-	-	-	-
-	-	1	5	90	8	6	1	-	1	-
-	-	-	9	54	1	-	-	-	-	-
-	-	-	-	2	-	-	-	-	-	-
-	-	-	3	9	1	-	-	-	-	-
-	1	1	-	6	4	2	-	-	-	-
\$28 85	\$5 65	\$42 45	\$198 33	\$1,839 91	\$63 85	\$50 85	\$5 65	\$13 33	\$27 83	\$11 72
-	-	-	\$77 19	\$701 02	\$46 90	\$43 00	\$5 65	-	\$6 00	-
-	-	-	26 25	497 64	-	-	-	-	-	-

*Cases before Police Courts,*

BERKSHIRE CO.— <i>Con.</i>		WILLIAMSTOWN— <i>Concluded.</i>						
POLICE COURTS.		G.			H.		J.	Totals.
		Drunkennes.	House of ill fame.	Indecent language.	Liquor, selling.	Peddling.	Other offences.	
Pros. pend'g Oct. 1, 1863, .		-	-	-	-	-	-	-
Number on file, .		-	-	-	-	-	-	-
Commenced during year, .		9	3	2	4	1	3	54
Pending cases disposed of, .		-	-	-	-	-	-	-
Placed on file, .		-	-	-	-	-	-	-
On file, September 30, .		-	-	-	-	-	-	-
Number pending, .		-	-	-	-	-	-	-
PLEAS. { Guilty, .		8	-	-	-	1	1	25
{ Nolo contendere, .		-	-	-	-	-	-	-
{ Not Guilty, .		1	3	2	2	-	-	20
JUDGMENTS. { Guilty, .		9	2	-	1	-	-	36
{ Not Guilty, .		-	1	1	-	-	-	3
{ Bound over, .		-	2	1	1	1	1	9
SENTENCES. { Whole No. sentenced, .		9	-	1	1	-	-	34
{ To Jail or H. of Cor., .		1	-	1	1	-	-	10
{ To Almshouse, .		-	-	-	-	-	-	-
{ To State Reform Sch'l, .		-	-	-	-	-	-	-
{ To fine and impris'm't, .		-	-	-	-	-	-	-
{ To fine, .		8	-	-	-	-	-	24
Nol. pros'd, or disch'd, &c., .		-	1	1	-	-	-	3
Nol. pros'd, or quashed, (informality,) .		-	-	-	-	-	-	-
Appealed to Superior Ct., .		-	-	-	1	-	-	2
Defaulted, .		-	-	-	-	-	-	-
Not arrested, .		-	-	-	2	-	2	10
Costs accrued, year ending Sept. 30, .		\$45 70	\$32 45	\$15 35	\$14 45	\$8 30	\$12 15	\$201 13
Costs of year paid, .		\$38 95	-	-	-	-	-	\$140 50
Costs of former years paid, .		-	-	-	-	-	-	-

for the year ending September 30, 1864.

**BRISTOL COUNTY.**

## FALL RIVER.

A.		B.			C.				F.	G.	
Mayhem.	Assault with dan- gerous weapon.	Assault on offi- cer.	Assault, and As- sault & Battery.	Larceny.	Larceny in build- ing.	Malicious mis- chief.	Receiving stolen goods.	Disturbing the peace.	Common drunk- ard.	Disorderly house.	
-	1	-	15	9	-	7	-	5	4	-	
-	1	-	15	9	-	7	-	5	4	-	
3	1	1	95	27	10	8	1	32	15	2	
-	-	-	-	-	-	-	-	-	-	-	
-	1	-	13	3	-	1	-	-	3	1	
-	1	-	28	12	-	8	-	5	7	1	
-	1	-	26	12	-	8	-	5	7	1	
-	-	-	-	-	-	-	-	-	-	-	
-	-	-	42	14	4	6	-	13	4	-	
-	-	-	-	-	-	-	-	-	-	-	
3	1	1	56	13	6	2	1	14	11	2	
-	-	-	-	-	-	-	-	-	-	-	
3	1	1	88	20	10	-	1	24	15	1	
-	-	-	4	2	-	8	-	3	-	-	
3	1	-	-	3	10	-	-	-	-	-	
-	-	1	79	19	-	7	1	29	12	1	
-	-	-	6	10	-	4	-	1	12	1	
-	-	-	-	-	-	-	-	-	-	-	
-	-	1	71	9	-	3	1	26	-	-	
-	-	-	2	3	-	-	-	-	-	-	
3	-	-	4	-	-	-	-	3	-	-	
-	-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	1	1	
\$26 65	\$11 45	\$5 75	\$571 30	\$182 65	\$34 50	\$47 80	\$6 75	\$165 25	\$99 60	\$15 00	
\$26 65	-	\$5 75	391 00	\$55 00	-	\$18 45	\$6 75	158 70	-	-	
-	-	-	-	-	-	-	-	-	-	-	

*Cases before Police Courts,*

BRISTOL COUNTY— <i>Con.</i>		FALL RIVER— <i>Concluded.</i>				
POLICE COURTS.		G.				Totals.
		Drunkenness.	Lewdness.	Sunday law, violation of.	Other offences.	
Pros. pend'g Oct. 1, 1883,		13	-	1	-	59
Number on file, . . .		13	-	1	-	59
Commenced during year, .		168	1	8	18	393
Pending cases disposed of, .		-	-	-	-	-
Placed on file, . . .		6	-	-	1	29
On file, September 30, . .		19	1	1	5	89
Number pending, . . .		19	1	1	5	87
PLEAS. { Guilty, . . .		125	-	-	2	215
{ Nolo contendere, .		-	-	-	-	-
{ Not Guilty, . . .		43	1	8	15	180
JUDGMENTS. { Guilty, . .		168	-	7	10	352
{ Not Guilty, .		-	-	1	2	20
{ Bound over, .		-	-	-	-	17
SENTENCES. { Whole No. sentenced, .		162	-	7	9	329
{ To Jail or H. of Cor., .		17	-	-	-	53
{ To Almshouses, . . .		-	-	-	-	-
{ To State Reform Sch'l, .		-	-	-	-	-
{ To fine and impris'm't, .		145	-	7	9	272
{ To fine, . . .		-	-	-	-	5
Nol. pros'd, or disch'd, &c.,		-	-	1	8	19
Nol. pros'd, or quashed, (informality,) . . .		-	-	-	-	-
Appealed to Superior Ct., .		1	-	-	4	7
Defaulted, . . .		-	-	-	-	-
Not arrested, . . .		-	-	-	-	-
Costs accrued, year ending Sept. 30, . . .		\$1,133 90	\$7 00	\$38 80	\$138 60	\$2,497 60
Costs of year paid, . . .		\$468 60	-	\$30 05	\$29 35	\$1,190 30
Costs of former years paid, .		13 40	-	-	-	13 40

*for the year ending September 30, 1864.*

## NEW BEDFORD.

A.		B.	C.							
Murder.		Assault, and As- sault & Battery.	Break'g & Ent'g in night, with intent, &c.	Ent'g in night, or Break'g & Ent'g in day, for pur- suing in fear.	Breaking glass.	Larceny.	Larceny in build- ing.	Larceny in dwell- ing-house.	Malicious mis- chief.	Malicious trea- son.
-	-	8	-	-	-	2	-	-	-	-
1	65	3	2	1	2	40	3	1	7	2
-	-	-	-	-	-	2	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	25	-	1	1	12	1	-	3	-
-	-	1	-	-	-	-	-	-	-	-
1	42	2	2	-	1	29	2	1	4	2
-	-	57	-	-	2	20	-	-	3	2
-	-	8	-	-	-	2	-	-	2	-
1	2	1	1	-	-	11	3	1	2	-
-	-	57	-	-	2	21	-	-	3	2
-	-	5	-	-	-	9	-	-	-	-
-	-	-	-	-	-	5	-	-	-	2
-	-	-	-	-	-	-	-	-	-	-
-	-	54	-	-	2	7	-	-	3	-
-	-	7	1	-	-	9	-	-	2	-
-	-	-	-	-	-	-	-	-	-	-
-	-	3	-	-	-	1	-	-	1	-
-	-	2	-	1	-	1	-	-	-	-
\$10 90	\$21 82	\$14 90	\$8 51	\$16 90	\$357 22	\$28 95	\$11 25	\$56 80	\$11 60	-
-	\$236 77	\$6 40	-	\$7 00	\$32 10	-	-	\$6 00	-	-
-	221 65	-	-	5 20	33 55	-	-	-	-	-



*Cases before Police Courts,*

POLICE COURTS.	NEW BEDFORD—Continued.						
	D.			E.			
	Cheating.	False pretences.	Forgery.	Contempt.	Perjury.	Perjury, subor-nation of.	Rescue.
Pros. pend'g Oct. 1, 1883, .	-	-	-	-	-	-	-
Number on file, . . .	-	-	-	-	-	-	-
Commenced during year, .	1	1	1	4	1	2	1
Pending cases disposed of, .	-	-	-	-	-	-	-
Placed on file, . . .	-	-	-	-	-	-	-
On file, September 30, . .	-	-	-	-	-	-	-
Number pending, . . .	-	-	-	-	-	-	-
PLEAS. { Guilty, . . .	1	-	-	-	-	-	-
{ Nolo contendere, .	-	-	-	-	-	-	-
{ Not Guilty, . . .	-	1	1	4	1	2	1
JUDGMENTS. { Guilty, . . .	1	1	-	2	-	-	-
{ Not Guilty, . .	-	-	-	2	1	-	-
{ Bound over, . .	-	-	-	-	-	2	-
SENTENCES. { Whole No. sentenced, .	1	1	-	2	-	-	-
{ To Jail or H. of Cor., .	-	-	-	-	-	-	-
{ To Almshouse, . . .	-	-	-	-	-	-	-
{ To State Reform Sch'l, .	-	-	-	-	-	-	-
{ To fine and impris'm't, .	-	-	-	-	-	-	-
{ To fine, . . . . .	1	1	-	2	-	-	-
Nol. pros'd, or disch'd, &c., .	-	-	1	2	1	-	1
Nol. pros'd, or quashed, (in-formality,) . . . . .	-	-	-	-	-	-	-
Appealed to Superior Ct., .	-	-	-	-	-	-	-
Defaulted, . . . . .	-	-	-	-	-	-	-
Not arrested, . . . . .	-	-	-	-	-	-	-
Costs accrued, year ending Sept. 30, . . . . .	\$4 40	\$6 90	\$4 97	\$7 40	\$8 05	\$17 55	\$5 60
Costs of year paid, . . .	\$4 40	\$6 90	-	\$1 85	-	-	-
Costs of former years paid, .	-	-	-	-	-	-	-

*for the year ending September 30, 1864.*

## NEW BEDFORD—Continued.

F.	G.								
Disturbing the peace.	Adultery.	Common drunkard.	Disorderly house.	Drunkenness.	Fornication.	House of ill fame.	Idle & disorderly person.	Indecent exposure.	Lewdness.
-	-	1	-	15	-	-	-	-	1
3	8	23	9	268	1	2	50	1	-
-	-	1	-	15	-	-	-	-	1
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
1	-	19	1	216	-	-	30	-	-
-	-	-	-	-	-	1	-	-	-
2	8	5	8	67	1	1	20	1	1
2	-	24	6	247	1	1	47	-	-
1	1	-	-	-	-	-	8	-	-
-	6	-	1	-	-	1	-	1	-
2	-	24	6	245	1	1	47	-	-
-	-	5	6	37	1	1	27	-	-
-	-	16	-	42	-	-	17	-	-
-	-	-	-	-	-	-	-	-	-
2	-	3	-	166	-	-	3	-	-
1	2	-	2	27	-	-	3	-	-
-	-	-	-	-	-	-	-	-	-
-	-	1	3	2	-	-	1	-	-
-	-	-	-	11	-	-	-	-	-
\$15 87	\$52 60	\$149 52	\$74 15	\$1,700 76	\$5 00	\$13 80	\$353 40	\$8 10	\$7 09
\$10 72	-	\$18 47	-	\$411 64	-	-	\$19 75	-	-
15 65	-	-	-	328 84	-	-	20 30	-	-

*Cases before Police Courts,*

BRISTOL COUNTY— <i>Con.</i>		NEW BEDFORD— <i>Concluded.</i>					
POLICE COURTS.		G.			H.	J.	Totals.
		Polygamy.	Sunday law, violation of.	Vagabond.	Liquor, selling.	Other offences.	
Pros. pend'g Oct. 1, 1863, .		-	-	1	-	2	25
Number on file, .		-	-	-	-	-	-
Commenced during year, .		4	8	6	86	21	570
Pending cases disposed of, .		-	-	1	-	2	25
Placed on file, .		-	-	-	-	-	-
On file, September 30, .		-	-	-	-	-	-
Number pending, .		-	-	-	-	-	-
PLEAS. { Guilty, . . .		-	-	6	6	16	339
{ Nolo contendere, .		-	-	-	1	2	5
{ Not Guilty, . . .		4	2	1	27	5	247
JUDGMENTS. { Guilty, . . .		-	2	6	24	19	467
{ Not Guilty, . . .		-	-	-	7	1	23
{ Bound over, . . .		8	-	-	2	1	88
SENTENCES. { Whole No. sentenced, .		-	2	6	24	19	466
{ To Jail or H. of Cor., .		-	-	3	-	-	94
{ To Almshouses, . . .		-	-	3	-	2	87
{ To State Reform Sch'l, .		-	-	-	-	-	-
{ To fine and impris'm't, .		-	-	-	24	-	24
{ To fine, . . . . .		-	2	-	2	17	265
Nol. pros'd, or disch'd, &c., .		1	1	-	10	2	73
Nol. pros'd, or quashed, (informality,) .		-	-	-	-	-	-
Appealed to Superior Ct., .		-	-	-	15	1	28
Defaulted, . . . . .		-	-	1	-	1	18
Not arrested, . . . . .		-	-	-	-	-	-
Costs accrued, year ending Sept. 30, . . . . .		\$41 90	\$14 95	\$84 05	\$220 95	\$142 86	\$3,822 72
Costs of year paid, . . . .		-	\$10 60	-	-	\$100 03	\$872 63
Costs of former years paid, .		-	-	-	-	6 55	681 74

*for the year ending September 30, 1864.*

## TAUNTON.

A.		B.	C.				D.			F.
Kidnaping.	Rape.	Assault, and Assault & Battery.	Breaking glass.	Larceny.	Larceny in building.	Malicious mischief.	Cheating.	False pretences.	Forgery.	Disturbing the peace.
-	-	-	-	-	-	-	-	-	-	-
1	1	51	3	20	1	5	1	1	1	6
-	-	-	2	-	-	1	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	1	11	2	8	-	-	-	1	1	2
1	-	40	1	12	1	5	1	-	-	4
1	1	28	8	13	1	4	-	1	1	3
1	1	18	-	7	-	1	1	-	-	2
-	-	4	-	1	1	2	-	-	1	1
-	-	24	1	10	-	1	-	-	-	2
-	-	4	-	6	-	1	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	20	1	4	-	-	-	-	-	2
-	-	21	-	6	-	1	1	1	-	3
-	-	-	-	-	-	-	-	-	-	-
\$31 35	\$19 55	\$262 05	\$13 20	\$114 44	\$9 30	\$48 35	\$39 10	\$7 50	\$32 80	\$26 35
-	-	\$136 90	\$6 50	\$10 60	-	\$16 20	-	\$7 50	-	\$7 40

*Cases before Police Courts,*

BRISTOL COUNTY— <i>Con.</i>		TAUNTON— <i>Continued.</i>						
		G.						
POLICE COURTS.		Adultery.	Common drunk- ard.	Cruelty.	Drunkenness.	Polygamy.	Sunday law, vio- lation of.	Vagabond.
Pros. pend'g, Oct. 1, 1883,		-	-	-	-	-	-	-
Number on file, . . . .		-	-	-	-	-	-	-
Commenced during year, .		3	15	1	124	1	2	3
Pending cases disposed of, .		-	-	-	-	-	-	-
Placed on file, . . . .		-	-	-	-	-	-	-
On file, September 30, . .		-	-	-	-	-	-	-
Number pending, . . . .		-	-	-	-	-	-	-
PLEAS. { Guilty, . . . .		-	7	-	92	-	2	3
{ Nolo contendere, .		-	-	-	-	-	-	-
{ Not Guilty, . . .		3	8	1	32	1	-	5
JUDGMENTS. { Guilty, . . . .		2	15	-	27	1	2	5
{ Not Guilty, . .		1	-	1	3	-	-	-
{ Bound over, . .		1	-	-	5	1	-	-
SENTENCES. { Whole No. sentenced, . .		-	14	-	118	-	2	6
{ To Jail or H. of Cor., . .		-	12	-	8	-	-	6
{ To Almshouses, . . . .		-	-	-	-	-	-	-
{ To State Reform Sch'l, . .		-	-	-	-	-	-	-
{ To fine and impris'm't, . .		-	-	-	-	-	-	-
{ To fine, . . . . .		-	2	-	105	-	2	-
Nol. pros'd, or disch'd, &c., .		2	1	1	5	-	-	3
Nol. pros'd, or quashed, (in- formality,) . . . . .		-	-	-	-	-	-	-
Appealed to Superior Ct., . .		-	-	-	1	-	-	-
Defaulted, . . . . .		-	-	-	-	-	-	-
Not arrested, . . . . .		-	-	-	-	-	-	-
Costs accrued, year ending Sept. 30, . . . . .	{	\$37 55	\$121 73	\$8 00	\$788 59	\$18 40	\$11 25	\$35 97
Costs of year paid, . . . .	-	\$11 80	-	-	\$238 95	-	-	-
Costs of former years paid,	-	-	-	-	-	-	-	-

*for the year ending September 30, 1864.*

TAUNTON— <i>Concluded.</i>			ESSEX CO.		GLOUCESTER.			
H.	J.		A.	B.		C.		
Liquor, selling.	Other offences.	Totals.	Abuse of female child.	Assault on officer.	Assault, and Assault & Battery.	Ent'g in night or Br'g & Ent'g in day, not putting in fear.	Larceny.	Larceny in building.
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
7	6	258	1	1	53	2	34	1
-	-	-	-	-	-	-	-	-
1	1	5	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
2	5	187	-	-	20	-	10	-
-	-	-	-	-	-	-	-	-
5	1	121	1	1	83	2	24	1
-	-	-	-	-	-	-	-	-
7	5	120	-	-	43	-	17	-
-	1	85	1	-	7	-	14	-
1	-	20	-	1	2	2	8	1
-	-	-	-	-	-	-	-	-
5	4	182	-	-	43	-	17	-
-	-	37	-	-	2	-	8	-
-	-	-	-	-	-	-	-	-
5	-	5	-	-	-	-	-	-
-	4	140	-	-	41	-	14	-
-	-	-	-	-	-	-	-	-
1	1	47	1	-	7	-	14	-
-	-	-	-	-	-	-	-	-
4	-	5	-	-	-	-	-	-
-	-	-	-	-	1	-	-	-
-	-	-	-	-	1	-	-	-
\$68 40	\$36 40	\$1,780 28	\$8 45	\$9 30	\$339 23	\$23 20	\$248 49	\$7 40
\$15 50	\$11 20	\$462 55	-	\$9 30	\$307 18	-	\$166 04	\$2 80
-	-	-	-	6 75	29 90	-	45 85	-

*Cases before Police Courts,*

ESSEX COUNTY— <i>Con.</i>		GLOUCESTER— <i>Continued.</i>						
POLICE COURTS.		C.			D.	F.	G.	
		Malicious mischief.	Malicious trespass.	Receiving stolen goods.	False pretences.	Disturbing the peace.	Common drunk- ard.	Cruelty.
Pros. pend'g Oct. 1, 1863, .		-	-	-	-	-	-	-
Number on file, .		-	-	-	-	-	-	-
Commenced during year, .		4	1	1	2	1	11	1
Pending cases disposed of, .		-	-	-	-	-	-	-
Placed on file, .		-	-	-	-	-	-	-
On file, September 30, .		-	-	-	-	-	-	-
Number pending, .		-	-	-	-	-	-	-
PLEAS.	{ Guilty, .	2	-	-	2	-	5	-
	{ Nolo contendere, .	-	-	-	-	-	-	-
	{ Not Guilty, .	2	1	1	-	1	6	1
JUDGMENTS.	{ Guilty, .	4	-	-	2	-	11	1
	{ Not Guilty, .	-	-	-	-	1	-	-
	{ Bound over, .	-	-	1	-	-	-	-
SENTENCES.	{ Whole No. sentenced, .	4	-	-	2	-	11	1
	{ To Jail or H. of Cor., .	2	-	-	-	-	9	-
	{ To Almshouses, .	-	-	-	-	-	1	-
	{ To State Reform Sch'l, .	-	-	-	-	-	-	-
	{ To fine and impris'm't, .	-	-	-	-	-	-	-
To fine, .		2	-	-	2	-	1	1
Nol. pros'd, or disch'd, &c., .		-	1	-	-	1	-	-
Nol. pros'd, or quashed, (in- formality,) .		-	-	-	-	-	-	-
Appealed to Superior Ct., .		-	-	-	-	-	-	-
Defaulted, .		-	-	-	-	-	-	-
Not arrested, .		-	-	-	-	-	-	-
Costs accrued, year ending Sept. 30, .		\$30 85	\$4 85	\$7 05	\$12 70	\$6 85	\$116 00	\$16 63
Costs of year paid, .		\$13 69	-	\$2 90	\$12 70	-	\$85 70	\$16 63
Costs of former years paid, .		-	-	-	-	-	21 30	-

*for the year ending September 30, 1864.*GLOUCESTER—*Concluded.*

G.			H.				J.	Totals.
Disorderly houses.	Drunkenness.	Vagrancy.	Liquor, selling.	Liquor, carrying.	Liquor nuisance.	Peddling.	Other offences.	
-	-	-	-	-	-	-	-	-
4	189	4	18	1	5	8	17	849
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	164	8	1	-	-	1	4	212
4	25	1	12	1	5	2	18	187
2	185	4	10	-	2	-	7	288
2	2	-	8	-	-	-	8	83
-	-	-	-	1	2	8	6	22
2	181	4	10	-	2	-	7	284
2	21	4	-	-	-	-	-	43
-	2	-	-	-	-	-	-	8
-	-	-	10	-	-	-	-	12
-	158	-	-	-	2	-	7	226
2	7	-	8	-	1	-	1	37
-	-	-	-	-	-	-	1	1
-	1	-	7	-	2	-	2	12
-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	1
\$41 75	\$1,238 00	\$33 95	\$110 20	\$8 70	\$30 45	\$23 75	\$135 95	\$2,453 75
\$19 20	\$1,171 00	\$21 70	\$56 35	-	\$16 50	-	\$36 25	\$1,937 94
55	252 50	19 35	15 70	-	-	-	42 65	484 55



*Cases before Police Courts,*

ESSEX COUNTY—Con.		HAVERHILL.						
POLICE COURTS.	B.		C.			F.	G.	
	Assault on officer.	Assault, and Assault & Battery.	Larceny.	Larceny from vessel.	Malicious mischief.	Disturbing the peace.	Common drunkard.	
Pros. pend'g Oct. 1, 1868, .	-	-	-	-	-	-	-	
Number on file, .	-	-	-	-	-	-	-	
Commenced during year, .	2	26	12	2	3	3	5	
Pending cases disposed of, .	-	-	-	-	-	-	-	
Placed on file, .	-	-	-	-	-	-	-	
On file, September 30, .	-	-	-	-	-	-	-	
Number pending, .	-	-	-	-	-	-	-	
PLEAS. {	Guilty, .	-	11	2	-	-	1	
	Nolo contendere, .	-	2	-	-	-	-	
	Not Guilty, .	2	14	10	2	3	4	
JUDGMENTS. {	Guilty, .	2	22	12	2	3	5	
	Not Guilty, .	-	4	-	-	-	-	
	Bound over, .	-	-	-	-	3	-	
SENTENCES. {	Whole No. sentenced, .	2	22	12	2	3	5	
	To Jail or H. of Cor., .	2	-	3	2	3	4	
	To Almshouses, .	-	-	-	-	-	-	
	To State Reform Sch'l, .	-	-	-	-	-	-	
	To fine and impris'm't, .	-	-	-	-	-	-	
	To fine, .	-	22	9	-	-	1	
Nol. pros'd, or disch'd, &c., .	-	4	-	-	-	-	-	
Nol. pros'd, or quashed, (informality,) .	-	-	-	-	-	-	-	
Appealed to Superior Ct., .	-	-	1	-	-	-	-	
Defaulted, .	-	-	-	-	-	-	-	
Not arrested, .	-	-	-	-	-	-	-	
Costs accrued, year ending Sept. 30, .	\$13 30	\$137 03	\$80 26	\$12 70	\$10 55	\$9 60	\$31 31	
Costs of year paid, .	-	\$119 88	\$30 75	-	-	-	\$5 65	
Costs of former years paid, .	-	-	-	-	-	-	-	

*for the year ending September 30, 1864.*

HAVERHILL—Concluded.				LAWRENCE.				
G.		J.	Totals	A.				
Drunkenness.	Vagrancy.	Other offenses.		Assault, with intent to ravish.	Kidnaping.	Murder.	Rape.	Robbery.
-	-	-	-	-	-	-	-	-
9	1	12	75	2	2	1	3	1
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
5	1	-	20	-	-	-	-	-
1	-	1	4	-	-	-	-	-
8	-	11	52	2	1	-	3	1
9	1	4	60	-	-	-	-	-
-	-	1	5	-	-	-	-	-
-	-	7	10	1	1	-	2	1
9	1	4	60	-	-	-	-	-
-	1	1	16	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
9	-	3	44	-	-	-	-	-
-	-	1	5	1	-	-	1	-
-	-	-	-	-	1	-	-	-
-	-	-	1	-	-	-	-	-
\$42 65	\$5 20	\$78 95	\$421 55	\$12 65	\$16 65	\$5 35	\$34 30	\$12 00
\$38 25	-	\$22 30	\$216 83	\$12 65	\$16 65	\$5 35	\$25 20	-
-	-	-	-	9 15	-	-	-	-

*Cases before Police Courts,*

ESSEX COUNTY— <i>Con.</i>		LAWRENCE— <i>Continued.</i>					
POLICE COURTS.		B.			C.		
		Assault, aggravated.	Assault on officer.	Assault, and Assault & Battery.	Burglary, not being armed.	Break'g & Ent'g in night, with intent, &c.	Ent'g in night, or Break'g & Ent'g in day, not putting in fear.
Pros. pend'g, Oct. 1, 1863,		-	-	-	-	-	-
Number on file, . . .		-	1	2	-	-	-
Commenced during year, . .		1	4	83	1	1	2
Pending cases disposed of, .		-	-	-	-	-	-
Placed on file, . . .		-	-	14	-	-	-
On file, September 30, . .		-	-	3	-	-	-
Number pending, . . .		-	-	-	-	-	-
PLEAS. { Guilty, . . .		-	2	34	1	-	2
{ Nolo contendere, . .		1	-	11	-	-	-
{ Not Guilty, . . .		-	2	32	-	1	-
JUDGMENTS. { Guilty, . .		1	3	69	-	-	-
{ Not Guilty, . . .		-	-	5	-	-	-
{ Bound over, . . .		-	1	2	1	1	2
SENTENCES. { Whole No. sentenced, .		1	3	55	-	-	-
{ To Jail or H. of Cor., .		-	1	7	-	-	-
{ To Almshouses, . . .		-	-	-	-	-	-
{ To State Reform Sch'l, .		-	-	-	-	-	-
{ To fine and impris'm't, .		-	-	-	-	-	-
{ To fine, . . .		1	2	48	-	-	-
Nol. pros'd, or disch'd, &c.,		-	-	16	-	-	-
Nol. pros'd, or quashed, (informality,) . . .		-	-	-	-	-	-
Appealed to Superior Ct.,		-	-	-	-	-	-
Defaulted, . . .		-	-	-	-	-	-
Not arrested, . . .		-	-	6	-	-	-
Costs accrued, year ending Sept. 30, . . .		\$10 50	\$25 25	\$455 60	\$6 90	\$10 45	\$15 65
Costs of year paid, . . .		\$10 50	\$20 80	\$368 82	\$6 90	\$10 45	-
Costs of former years paid,		-	19 95	106 70	-	-	-

*for the year ending September 30, 1864.*

## LAWRENCE—Continued.

C.						D.	F.	
Burning woods.	Larceny.	Larceny in building.	Larceny from person.	Malicious mischief.	Malicious trespass.	Counterfeit bank bills, having, uttering, &c.	Disturbing the peace.	Blot.
-	-	-	-	-	-	-	-	-
1	1	-	-	-	-	-	-	-
1	87	1	1	16	8	8	22	1
-	-	-	-	-	-	-	-	-
-	14	-	-	5	-	-	3	-
-	6	-	-	1	-	-	1	-
-	-	-	-	-	-	-	-	-
-	49	-	-	9	-	-	15	-
1	5	-	-	-	1	-	1	-
-	25	1	-	6	2	8	5	1
-	-	-	-	-	-	-	-	-
1	65	-	-	14	8	-	20	1
-	5	-	-	1	-	-	-	-
-	5	1	-	-	-	8	1	-
-	-	-	-	-	-	-	-	-
1	52	-	-	9	3	-	17	1
-	87	-	-	4	-	-	5	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
1	14	-	-	5	2	-	12	1
-	-	-	-	-	-	-	-	-
-	16	-	-	5	-	-	2	-
-	-	-	-	-	-	-	-	-
-	1	-	-	-	1	-	-	-
-	-	-	-	-	-	-	-	-
-	6	-	-	1	-	-	1	-
\$5 95	\$588 93	\$8 85	\$8 85	\$101 08	\$25 85	\$37 80	\$148 08	\$12 65
\$5 95	\$352 78	-	-	\$62 40	\$14 20	\$37 80	\$112 48	\$12 65
-	154 00	-	-	13 10	-	-	84 80	-

*Cases before Police Courts,*

ESSEX COUNTY— <i>Con.</i>		LAWRENCE— <i>Continued.</i>					
POLICE COURTS.		G.					
		Adultery.	Common drunk and.	Drunkenness.	Fornication.	Idle and disorderly person.	Lewdness.
Pros. pend'g Oct. 1, 1868,		-	-	-	-	-	-
Number on file, . . . .		-	1	9	-	-	-
Commenced during year, .		8	89	365	1	5	18
Pending cases disposed of, .		-	-	-	-	-	-
Placed on file, . . . .		-	5	73	-	1	3
On file, September 30, . .		-	1	8	-	-	1
Number pending, . . . .		-	-	-	-	-	-
PLEAS. { Guilty, . . . .		2	14	312	-	3	4
		-	2	3	-	-	-
		-	23	47	-	2	9
JUDGMENTS. { Not Guilty, . . . .		-	89	357	-	4	11
		-	-	1	-	-	-
		2	-	-	-	-	1
SENTENCES. { Whole No. sentenced,		-	34	274	-	3	9
		-	30	99	-	3	6
		-	-	-	-	-	-
		-	-	-	-	-	-
		-	-	-	-	-	-
To State Reform Sch'l,		-	-	-	-	-	-
To fine and impris'm't,		-	-	-	-	-	-
To fine, . . . .		-	2	174	-	-	2
Nol. pros'd, or disch'd, &c.,		-	4	82	-	2	2
Nol. pros'd, or quashed, (informality,) . . . .		-	-	-	-	-	-
Appealed to Superior Ct., .		-	2	1	-	-	1
Defaulted, . . . .		-	-	-	-	-	-
Not arrested, . . . .		1	-	-	1	-	-
Costs accrued, year ending Sept. 30, . . . .		\$18 05	\$267 20	\$2,017 45	\$1 35	\$31 75	\$98 15
Costs of year paid, . . .		\$16 70	\$183 75	\$1,481 90	-	\$4 25	\$35 45
Costs of former years paid,		7 20	152 80	495 15	\$8 75	-	5 45

*for the year ending September 30, 1864.*

## LAWRENCE—Concluded.

G.			H.			J.	Totals.
Polygamy.	Sunday law, violation of	Vagrancy.	Liquor, selling.	Liquor, nuisance.	Peddling.	Other offenses.	
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	14
8	10	11	4	20	1	55	766
-	-	-	-	-	-	-	-
-	1	1	-	8	-	9	182
-	-	-	-	-	-	8	24
-	-	-	-	-	-	-	-
1	6	7	-	4	1	35	501
-	-	-	1	-	-	4	80
2	4	4	3	14	-	18	206
-	-	-	-	-	-	-	-
-	10	10	4	11	-	47	670
-	-	-	-	1	-	-	18
8	-	-	-	4	1	4	87
-	-	-	-	-	-	-	-
-	9	10	4	8	-	30	532
-	-	10	1	3	-	17	223
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	8	-	1	2	-	22	297
-	-	-	-	-	-	-	-
-	1	1	-	6	-	7	146
-	-	-	-	-	-	-	-
-	1	-	-	2	-	-	8
-	-	-	2	3	-	-	12
-	-	-	-	-	-	-	-
-	-	-	-	-	-	2	20
\$30 65	\$38 75	\$69 75	\$23 00	\$120 23	\$7 80	\$325 10	\$4,622 12
\$24 25	\$35 25	\$17 70	\$23 00	\$75 85	\$7 80	\$159 65	\$3,186 13
-	-	50 70	-	14 00	-	85 10	1,156 85

*Cases before Police Courts,*

ESSEX COUNTY— <i>Con.</i>		LYNN.					
POLICE COURTS.	A.	B.			C.		
	Assault, alone.	Assault, aggravated.	Assault on officer.	Assault, and Assault & Battery.	Burglary, not being armed.	Br'g and Ent's in night, with intent, &c.	Ent' in night, or Br'g and Ent' in day, not putting in fear.
Pros. pend'g Oct. 1, 1868, .	-	-	-	-	-	-	-
Number on file, . . . .	-	-	-	-	-	-	-
Commenced during year, .	8	1	3	63	1	1	1
Pending cases disposed of, .	-	-	-	-	-	-	-
Placed on file, . . . .	-	-	-	-	-	-	-
On file, September 30, . .	-	-	-	-	-	-	-
Number pending, . . . .	-	-	-	1	-	-	-
PLEAS. {	Guilty, . . . .	-	-	1	10	-	-
	Nolo contendere, . .	-	-	-	2	-	-
	Not Guilty, . . . .	8	1	2	50	1	1
JUDGMENTS. {	Guilty, . . . .	1	1	2	36	-	-
	Not Guilty, . . . .	-	-	-	10	-	-
	Bound over, . . . .	2	-	-	-	1	1
SENTENCES. {	Whole No. sentenced, .	-	1	3	48	-	-
	To Jail or H. of Cor., .	-	-	-	5	-	-
	To Almshouse, . . . .	-	-	-	-	-	-
	To State Reform Sch'l, .	-	-	-	19	-	-
	To fine and impris'm't, .	-	-	-	1	-	-
	To fine, . . . . .	-	1	3	23	-	-
Nol. pros'd, or disch'd, &c., .	1	-	-	18	-	-	
Nol. pros'd, or quashed, (informality,) . . . .	-	-	-	-	-	-	
Appealed to Superior Ct., .	-	-	-	-	-	-	
Defaulted, . . . . .	-	-	-	-	-	-	
Not arrested, . . . . .	-	-	-	-	-	-	
Costs accrued, year ending Sept. 30, . . . . .	\$24 25	\$17 45	\$16 45	\$304 30	\$9 55	\$9 85	\$18 55
Costs of year paid, . . . .	\$8 95	\$17 45	\$16 45	\$236 90	-	-	-
Costs of former years paid, .	-	-	-	-	-	-	-





*Cases before Police Courts,*

ESSEX COUNTY—Con.		LYNN—Concluded.						
POLICE COURTS.		G.			H.		J.	Totals
		Larcenies.	Sunday law, violations of.	Vagabond.	Liquor, selling.	Liquor, utterance.	Other offences.	
Pros. pend'g Oct. 1, 1863, .		-	-	-	-	-	-	-
Number on file, .		2	5	2	12	5	16	207
Commenced during year, .		-	-	-	-	-	-	-
Pending cases disposed of, .		-	-	-	-	-	-	-
Placed on file, .		-	-	-	-	-	-	1
On file, September 30, .		-	-	-	-	-	-	-
Number pending, .		-	-	-	-	-	-	4
PLEAS.	{ Guilty, .	-	3	1	1	2	2	46
	{ Nolo contendere, .	-	-	-	-	-	-	2
	{ Not guilty, .	2	2	1	11	3	12	162
JUDGMENTS.	{ Guilty, .	2	2	-	11	2	9	105
	{ Not Guilty, .	-	-	-	-	1	1	18
	{ Bound over, .	-	-	-	-	-	1	16
SENTENCES.	{ Whole No. sentenced, .	2	5	1	12	4	18	148
	{ To Jail or H. of Cor., .	-	-	1	-	-	2	27
	{ To Almshouses, .	2	-	-	-	-	-	16
	{ To State Reform Sch'l, .	-	-	-	-	-	2	22
	{ To fine and impris'm't, .	-	-	-	12	-	-	13
	{ To fine, .	-	5	-	-	4	9	70
Nol. pros'd, or disch'd, &c., .		-	-	1	-	-	2	36
Nol. pros'd, or quashed, (informality), .		-	-	-	-	-	-	-
Appealed to Superior Ct., .		-	1	-	12	-	-	14
Defaulted, .		-	-	-	-	-	-	-
Not arrested, .		-	-	-	-	-	-	1
Costs accrued, year ending Sept. 30, .		\$17 20	\$26 55	\$8 10	\$67 65	\$23 40	\$86 88	\$1,401 61
Costs of year paid, .		-	\$21 00	-	-	\$17 05	\$46 10	\$556 54
Costs of former years paid, .		-	-	-	-	-	-	-

*for the year ending September 30, 1864.*

## NEWBURYPORT.

A.		B.			C.				D.		F.
Assault, felonious.	Assault, aggravated.	Assault on officer.	Assault, and Assault & Battery.	Larceny.	Larceny in building.	Malignant mischief.	Malignant trespass.	Counterfeit bank bills, having, uttering, &c.	False pretences.	Disturbing the peace.	
-	-	-	-	-	-	-	-	-	-	-	
1	8	1	47	11	1	4	2	1	2	10	
-	-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	-	
-	1	-	8	4	-	-	-	-	1	12	
1	2	1	37	7	1	4	2	1	1	7	
1	8	1	36	11	-	4	2	1	2	16	
-	-	-	11	-	-	-	-	1	-	3	
-	-	-	-	-	-	-	-	-	-	-	
1	8	1	36	11	-	4	2	-	2	16	
-	2	1	2	7	-	-	-	-	1	-	
-	-	-	-	-	-	-	-	-	-	-	
1	1	-	34	4	-	-	-	-	1	16	
-	-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	-	
\$6 35	\$32 95	\$10 80	\$304 36	\$104 75	\$14 10	\$24 40	\$5 93	\$6 15	\$19 20	\$90 15	
\$6 35	-	-	\$175 35	\$18 65	-	-	\$5 93	-	-	\$14 90	
-	-	-	-	-	-	-	-	-	-	-	

*Cases before Police Courts,*

ESSEX COUNTY— <i>Con.</i>		NEWBURYPORT— <i>Continued.</i>						
POLICE COURTS.		G.						
		Adultery.	Common drunk- ard.	Disturbing meet- ing.	Drunkenness.	Fornication.	House of ill fame.	Lewdness.
Pros. pend'g Oct. 1, 1868, .		-	-	-	-	-	-	-
Number on file, .		-	-	-	-	-	-	-
Commenced during year, .		1	42	2	27	2	1	2
Pending cases disposed of, .		-	-	-	-	-	-	-
Placed on file, .		-	-	-	-	-	-	-
On file, September 30, .		-	-	-	-	-	-	-
Number pending, .		-	-	-	-	-	-	-
PLEAS. { Guilty, .		-	28	-	21	1	-	2
{ Nolo contendere, .		-	-	-	-	-	-	-
{ Not Guilty, .		1	19	2	6	1	1	-
JUDGMENTS. { Guilty, .		-	40	2	27	2	1	2
{ Not Guilty, .		1	2	-	-	-	-	-
{ Bound over, .		-	-	-	-	-	1	-
SENTENCES. { Whole No. sentenced, .		-	40	2	27	2	-	2
{ To Jail or H. of Cor., .		-	34	-	-	2	-	2
{ To Almshouse, .		-	-	-	-	-	-	-
{ To State Reform Sch'l, .		-	-	-	-	-	-	-
{ To fine and impris'm't, .		-	-	-	-	-	-	-
{ To fine, .		-	6	2	27	-	-	-
Nol. pros'd, or disch'd, &c., .		-	2	-	-	-	-	-
Nol. pros'd, or quashed, (in- formality,) .		-	-	-	-	-	-	-
Appealed to Superior Ct., .		-	-	-	-	-	-	-
Defaulted, .		-	-	-	-	-	-	-
Not arrested, .		-	-	-	-	-	-	-
Costs accrued, year ending Sept. 30, .		\$3 65	\$350 22	\$6 45	\$186 50	\$7 40	\$12 70	\$28 40
Costs of year paid, .		-	\$5 55	\$6 45	\$76 30	-	-	-
Costs of former years paid, .		-	-	-	-	-	-	-



*Cases before Police Courts,*

ESSEX COUNTY— <i>Con.</i>		SALEM— <i>Continued.</i>						
		C.						
POLICE COURTS.		Appropriation, unlawful.	Ent'g in night, or Burg'g & Ent'g in day, not put- ting in fear.	Burning build'gs, (under \$1,000.)	Larceny.	Malicious mis- chief.	Malicious tres- pass.	Receiving stolen goods.
Pros. pend'g Oct 1, 1888, .		-	-	-	-	-	-	-
Number on file, . . . .		-	-	-	-	-	-	-
Commenced during year, .		8	5	1	96	25	20	2
Pending cases disposed of, .		-	-	-	-	-	-	-
Placed on file, . . . .		-	-	-	-	-	-	-
On file, September 30, . .		-	-	-	-	-	1	-
Number pending, . . . .		-	-	-	-	-	-	-
PLEAS. { Guilty, . . . .		-	-	-	18	5	6	-
{ Nolo contendere, . . .		-	-	-	1	-	-	-
{ Not Guilty, . . . .		8	5	-	66	16	11	2
JUDGMENTS. { Guilty, . . . .		8	-	-	59	8	15	-
{ Not Guilty, . . . .		-	-	-	7	2	1	-
{ Bound over, . . . .		8	2	-	11	8	-	1
SENTENCES. { Whole No. sentenced, .		-	2	-	57	6	15	-
{ To Jail or H. of Cor., .		-	-	-	35	-	3	-
{ To Almshouses, . . .		-	-	-	2	-	-	-
{ To State Reform Sch'l, .		-	2	-	1	-	-	-
{ To fine and impris'm't, .		-	-	-	-	-	-	-
{ To fine, . . . .		-	-	-	18	6	12	-
Nol. pros'd, or disch'd, &c., .		-	1	1	12	5	-	-
Nol. pros'd, or quashed, (in- formality,) . . . .		-	-	-	1	-	-	-
Appealed to Superior Ct., .		-	-	-	-	2	2	-
Defaulted, . . . .		-	-	-	-	-	-	-
Not arrested, . . . .		-	-	-	8	-	2	-
Costs accrued, year ending Sept. 30, . . . .		\$19 50	\$26 85	\$6 25	\$573 77	\$111 25	\$79 05	\$14 80
Costs of year paid, . . . .		-	-	-	\$2 89	\$44 55	\$55 95	-
Costs of former years paid, .		-	-	-	-	-	-	-



*Cases before Police Courts,*

ESSEX COUNTY— <i>Con.</i>		SALEM— <i>Continued.</i>						
		G.						
POLICE COURTS.		Fornication.	House of Ill fame.	Idle and disorderly person.	Lewdness.	Polygamy.	Sunday law, violation of.	Vagabond.
Pros. pend'g Oct. 1, 1883, .		-	-	-	-	-	-	-
Number on file, . . . .		-	-	-	-	-	-	-
Commenced during year, .		8	1	1	8	2	5	14
Pending cases disposed of, .		-	-	-	-	-	-	-
Placed on file, . . . .		-	-	-	-	-	-	-
On file, September 30, . .		-	-	-	-	-	-	-
Number pending, . . . .		-	-	-	-	-	-	-
PLEAS.	{ Guilty, . . . .	1	-	-	3	-	1	7
	{ Nolo contendere, . . . .	2	1	1	5	1	2	7
JUDGMENTS.	{ Guilty, . . . .	2	-	1	4	-	5	14
	{ Not Guilty, . . . .	-	-	1	2	-	-	-
	{ Bound over, . . . .	-	-	1	2	1	-	-
SENTENCES.	{ Whole No. sentenced, . . . .	2	-	-	4	-	5	14
	{ To Jail or H. of Cor., . . . .	1	-	-	4	-	-	12
	{ To Almshouses, . . . .	-	-	-	-	-	-	2
	{ To State Reform Sch'l, . . . .	-	-	-	-	-	-	-
	{ To fine and impris'm't, . . . .	-	-	-	-	-	-	-
	{ To fine, . . . .	1	-	-	-	-	5	-
Nol. pros'd, or disch'd, &c., .		1	-	-	-	1	-	-
Nol. pros'd, or quashed, (informality,) . . . .		-	-	-	-	-	-	-
Appealed to Superior Ct., . .		-	-	-	-	-	-	-
Defaulted, . . . .		-	1	-	-	-	-	-
Not arrested, . . . .		-	-	-	-	-	-	-
Costs accrued, year ending Sept. 30, . . . .		\$13 10	\$8 25	\$8 20	\$50 95	\$11 70	\$22 30	\$108 76
Costs of year paid, . . . .		\$6 85	-	-	-	-	\$22 30	-
Costs of former years paid, . .		-	-	-	-	-	-	-

for the year ending September 30, 1864.

S A L E M—Concluded.					HAMPDEN CO. CHICOPEE.				
H.			J.	Totals.	B.		C.		
Liquor, selling.	Liquor retailed.	Peddling.	Other offences.		Assault on officer.	Assault, and Assault & Battery.	Break'g & Ent'g in night, with intent, &c.	Ent'g in night, or Break'g & Ent'g in day, not putting in fear.	Breaking glass.
-	-	-	-	-	-	-	-	-	-
9	8	1	61	-	7	61	7	2	7
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
1	-	-	22	-	-	19	-	-	7
-	1	1	1	-	-	-	-	-	-
6	2	-	24	-	7	34	7	2	-
3	1	-	38	-	6	38	-	-	3
1	-	-	2	-	-	8	7	2	-
-	1	1	3	-	1	-	-	-	-
3	1	-	35	-	6	38	-	-	3
-	-	-	7	-	-	1	-	-	-
-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-
1	1	-	27	-	6	37	-	-	3
-	-	-	6	-	-	9	-	-	4
3	1	-	2	-	-	3	-	-	-
2	-	-	1	-	-	3	-	-	-
45	25	15	88	-	75	93	37	75	90
\$41	\$18	\$4	\$290	\$3,917	\$29	\$319	\$30	\$7	\$11
20	15	-	93	78	70	89	-	-	80
-	-	-	-	-	-	7 49	-	-	-



*Cases before Police Courts,*

HAMPDEN COUNTY— <i>Con.</i>		CHICOPEE— <i>Continued.</i>					
POLICE COURTS.		C.				F.	G.
		Larceny.	Larceny in dwelling-house.	Malicious mischief.	Malicious trespass.	Disturbing the peace.	Adultery. Common drunkard.
Pros. pend'g Oct. 1, 1883.		-	-	-	-	-	-
Number on file.		-	-	-	-	-	-
Commenced during year.		24	4	13	7	13	1
Pending cases disposed of.		-	-	-	-	-	-
Placed on file.		-	-	-	-	-	-
On file, September 30.		-	-	-	-	-	-
Number pending.		-	-	-	-	-	-
PLEAS.	{ Guilty.	14	-	5	-	5	3
	{ Nolo contendere.	-	-	-	-	2	-
	{ Not Guilty.	8	4	7	6	4	6
JUDGMENTS.	{ Guilty.	16	-	5	6	9	9
	{ Not Guilty.	5	-	3	-	1	-
	{ Bound over.	1	4	-	-	-	-
SENTENCES.	{ Whole No. sentenced.	16	-	5	6	9	9
	{ To Jail or H. of Cor..	1	-	1	-	1	3
	{ To Almshouses.	-	-	-	-	-	-
	{ To State Reform Sch'l.	-	-	-	-	-	-
	{ To fine and impris'm't.	-	-	-	-	-	-
	{ To fine.	15	-	4	6	8	1
Nol. pros'd, or disch'd, &c.		-	-	4	-	1	1
Nol. pros'd, or quashed, (informality.)		-	-	-	-	-	-
Appealed to Superior Ct..		-	-	-	-	-	-
Defaulted.		-	-	-	-	-	-
Not arrested.		2	-	1	1	2	-
Costs accrued, year ending Sept. 30.		\$39 83	\$24 15	\$66 74	\$31 85	\$56 72	\$11 25
Costs of year paid.		\$35 30	-	\$16 75	\$22 45	\$34 67	\$11 25
Costs of former years paid.		-	-	-	-	-	8 10

*for the year ending September 30, 1864.*

CHICOPEE— <i>Concluded.</i>					SPRINGFIELD.				
G.		H.	J.	Totals.	B.	C.			
Drunkenness.	Vagabond.	Liquor, selling.	Other offences.		Assault, and Assault & Battery.	Breaking glass.	Burning dwelling-house.	Burning build'g, (under \$1,000.)	Larceny.
-	-	-	-	-	2	-	-	-	-
83	5	1	16	210	154	1	2	1	121
-	-	-	-	-	1	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	1	-	-	-	-
15	-	-	8	71	51	1	-	-	65
1	-	-	-	8	-	-	-	-	-
15	4	1	8	114	87	-	2	1	47
28	4	1	9	184	86	1	-	-	82
8	-	-	2	81	18	-	1	-	10
-	-	-	-	6	2	-	1	1	19
28	4	1	9	184	86	1	-	-	82
-	4	-	-	16	2	-	-	-	28
-	-	-	-	-	-	-	-	-	-
-	-	1	-	1	-	-	-	-	-
28	-	-	9	117	84	1	-	-	54
-	-	-	2	21	29	-	-	-	-
-	-	-	-	8	2	-	-	-	1
-	-	-	-	-	9	-	-	-	2
-	-	-	-	-	1	-	-	-	-
2	1	-	-	12	17	-	-	-	9
\$175 04	\$18 49	\$6 85	\$78 64	\$1,022 84	\$372 07	\$3 75	\$51 90	\$19 82	\$385 69
109 33	-	-	\$49 97	\$527 81	\$638 25	\$3 75	-	-	219 00
-	-	-	-	7 49	-	-	-	-	-

*Cases before Police Courts,*

HAMPDEN COUNTY— <i>Con.</i>		SPRINGFIELD— <i>Continued.</i>						
POLICE COURTS.		C.		D.	E.	F.	G.	
		Malicious mischief.	Malicious trespass.	False pretences.	Contempt.	Disturbing the peace.	Common drunkard.	Cruelty.
Pros. pend'g Oct. 1, 1863,		-	-	-	-	-	-	-
Number on file, . . .		-	-	-	-	-	-	-
Commenced during year, . .		9	5	2	1	44	5	1
Pending cases disposed of, .		-	-	-	-	-	-	-
Placed on file, . . .		-	-	-	-	-	-	-
On file, September 30, . . .		-	-	-	-	-	-	-
Number pending, . . .		-	-	-	-	-	-	-
PLEAS.	{ Guilty, . . .	3	2	1	-	32	2	1
	{ Nolo contendere, . . .	-	-	-	-	-	-	-
	{ Not Guilty, . . .	4	-	1	1	12	3	-
JUDGMENTS.	{ Guilty, . . .	1	2	2	1	42	4	1
	{ Not Guilty, . . .	1	-	-	-	2	-	-
	{ Bound over, . . .	-	-	-	-	-	-	-
SENTENCES.	{ Whole No. sentenced, . . .	1	2	2	1	42	4	1
	{ To Jail or H. of Cor., . . .	-	-	2	1	1	4	-
	{ To Almshouses, . . .	-	-	-	-	-	-	-
	{ To State Reform Sch'l, . . .	-	-	-	-	-	-	-
	{ To fine and impris'm't, . . .	-	-	-	-	-	-	-
	{ To fine, . . .	1	2	-	-	41	-	1
Nol. pros'd, or disch'd, &c., . .		5	-	-	-	-	1	-
Nol. pros'd, or quashed, (informality,) . . .		-	-	-	-	-	-	-
Appealed to Superior Ct., . .		-	-	-	-	-	-	-
Defaulted, . . .		-	-	-	-	-	-	-
Not arrested, . . .		2	3	-	-	-	-	-
Costs accrued, year ending Sept. 30, . . .		\$37 59	\$7 15	\$15 17	\$1 40	\$242 88	\$32 05	\$4 97
Costs of year paid, . . .		\$27 87	\$7 15	-	-	\$127 29	\$4 10	\$4 97
Costs of former years paid, . .		-	-	-	-	-	-	-



*Cases before Police Courts,*

MIDDLESEX COUNTY.  POLICE COURTS.	CAMBRIDGE.						
	A.			B.		C.	
	Assault, felonious.	Kidnaping.	Robbery.	Assault on officer.	Assault, and Assault & Battery.	Burglary (armed or making assault.)	Ent'g in night, or Burg' & Ent'g in day, not putting in fear.
Pros. pend'g Oct. 1, 1868, .	-	-	-	-	-	-	-
Number on file, .	-	-	-	-	-	-	-
Commenced during year, .	1	2	2	6	180	2	6
Pending cases disposed of, .	-	-	-	-	-	-	-
Placed on file, .	-	-	-	2	6	-	-
On file, September 30, .	-	-	-	-	-	-	-
Number pending, .	-	-	1	-	12	-	-
PLEAS. { Guilty, .	1	-	-	1	26	-	1
{ Nolo contendere, .	-	-	1	-	18	-	-
{ Not Guilty, .	-	1	-	5	88	2	5
JUDGMENTS. { Guilty, .	-	-	-	5	96	-	-
{ Not Guilty, .	-	1	-	-	15	-	-
{ Bound over, .	1	-	2	-	2	2	6
SENTENCES. { Whole No. sentenced, .	-	-	-	3	98	-	-
{ To Jail or H. of Cor., .	-	-	-	-	1	-	-
{ To Almshouses, .	-	-	-	-	-	-	-
{ To State Reform Sch'l, .	-	-	-	-	-	-	-
{ To fine and impris'm't, .	-	-	-	-	-	-	-
{ To fine, .	-	-	-	3	90	-	-
Nol. pros'd, or disch'd, &c., .	-	1	-	-	21	-	-
Nol. pros'd, or quashed, (informality), .	-	-	-	-	-	-	-
Appealed to Superior Ct., .	-	-	-	-	5	-	-
Defaulted, .	-	-	-	-	-	-	-
Not arrested, .	-	1	-	1	14	-	-
Costs accrued, year ending Sept. 30, .	\$8 75	\$7 85	\$27 80	\$37 20	\$730 95	\$13 25	\$38 10
Costs of year paid, .	-	-	-	\$20 20	\$436 68	-	-
Costs of former years paid, .	-	-	-	-	-	-	-



*Cases before Police Courts,*

MIDDLESEX CO.— <i>Con.</i>		CAMBRIDGE— <i>Concluded.</i>						
POLICE COURTS.		G.			H.		J.	Totals.
		Idle & disorderly persons.	Lewdness.	Vagrancy.	Liquor, selling.	Liquor nuisance.	Other offences.	
Pros. pend'g Oct. 1, 1868, .		-	-	-	-	-	-	-
Number on file, .		-	-	-	-	-	-	-
Commenced during year, .		8	2	25	9	26	119	818
Pending cases disposed of, .		-	-	-	-	-	-	-
Placed on file, .		1	-	5	-	10	87	121
On file, September 30, .		-	-	-	-	-	4	15
Number pending, .		-	-	-	-	-	8	82
PLEAS.	{ Guilty, .	1	-	12	1	6	60	899
	{ Nolo contendere, .	-	-	-	-	-	14	30
	{ Not Guilty, .	2	2	12	7	18	34	899
JUDGMENTS.	{ Guilty, .	1	-	19	8	14	31	498
	{ Not Guilty, .	-	-	-	-	-	1	87
	{ Bound over, .	-	2	-	-	-	-	24
SENTENCES.	{ Whole No. sentenced, .	2	-	19	8	14	62	559
	{ To Jail or H. of Cor., .	1	-	10	-	-	2	61
	{ To Almahouse, .	1	-	9	-	-	4	82
	{ To State Reform Sch'l, .	-	-	-	-	-	-	18
	{ To fine and impris'm't, .	-	-	-	8	-	-	8
	{ To fine, .	-	-	-	-	14	37	426
Nol. pros'd, or disch'd, &c., .		-	-	1	1	-	17	85
Nol. pros'd, or quashed, (informality,) .		-	-	-	-	-	-	1
Appealed to Superior Ct., .		-	-	-	7	6	8	25
Defaulted, .		-	-	-	-	-	-	-
Not arrested, .		-	-	-	-	2	9	48
Costs accrued, year ending Sept. 30, .		\$22 40	\$8 15	\$158 00	\$59 45	\$164 35	\$340 65	\$4,080 08
Costs of year paid, .		10 15	-	-	-	108 80	188 15	1,518 48
Costs of former years paid, .		-	-	-	-	-	-	-

*for the year ending September 30, 1864.*

## LOWELL.\*

A.		B.		C.						D.									
Murder.		Assault, and As- sault & Battery.		Break'g & Ent'g in night, with intent, &c.		Breaking glass.		Burning build'gs, (under \$1,000.)		Larceny.		Malicious mis- chief.		Malicious tres- pass.		Counterfeit bank bills, having, ut- tering, &c.		Forgery.	
\$31 45	-	81	-	3	-	3	-	1	-	60	-	1	-	19	-	4	-	2	-
		1	-	-	-	-	-	-	-	-	-	-	-	3	-	-	-	-	-
		14	-	-	-	-	1	-	-	18	-	1	-	10	-	-	-	-	-
		1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		43	-	-	-	-	1	-	-	21	-	-	-	4	-	-	-	-	-
		42	-	-	-	-	2	-	-	32	-	1	-	12	-	-	-	-	-
		10	-	-	-	-	-	-	-	2	-	-	-	2	-	-	-	-	-
	2	1	-	3	-	-	-	1	-	6	-	-	-	-	-	3	-	-	-
		36	-	-	-	-	2	-	-	30	-	-	-	12	-	-	-	-	-
		4	-	-	-	-	-	-	-	13	-	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		2	-	-	-	-	-	-	-	14	-	-	-	3	-	-	-	-	-
		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		30	-	-	-	-	2	-	-	3	-	-	-	9	-	-	-	-	-
		15	-	-	-	-	-	-	-	11	-	-	-	-	-	1	-	1	-
		-	-	-	-	-	4	-	-	2	-	-	-	-	-	-	-	-	-
		3	-	-	-	-	-	-	-	2	-	-	-	-	-	-	-	-	-
		4	-	-	-	-	-	-	-	2	-	-	-	-	-	-	-	-	-
1		20	-	-	-	2	-	-	-	7	-	1	-	5	-	-	-	1	-
\$358 80				\$21 55		\$19 90		\$7 55		\$234 50		\$3 80		\$47 20		\$31 20		\$2 50	
-	\$258 75	-	-	-	-	\$19 90	-	-	-	\$48 50	-	-	-	\$26 50	-	\$5 55	-	-	-

\* No return received from the clerk of Charlestown Police Court.



*Cases before Police Courts,*

MIDDLESEX CO— <i>Con.</i>	LOWELL— <i>Continued.</i>					
POLICE COURTS.	G.					
	Adultery.	Common drunk- ard.	Common night- walker.	Common scold.	Disorderly house.	Drunkenness.
Pros. pend'g Oct. 1, 1868, .	-	-	-	-	-	-
Number on file, .	6	109	2	1	1	141
Commenced during year, .	-	-	-	-	-	-
Pending cases disposed of, .	-	-	-	-	-	-
Placed on file, .	-	-	-	-	-	-
On file, September 30, .	-	-	-	-	-	-
Number pending, .	-	8	-	-	-	2
PLEAS. { Guilty, .	-	34	1	-	-	81
{ Nolo contendere, .	-	-	-	-	-	-
{ Not Guilty, .	-	64	-	1	1	44
JUDGMENTS. { Guilty, .	-	95	1	-	-	121
{ Not Guilty, .	-	-	-	-	1	1
{ Bound over, .	5	-	-	-	-	-
SENTENCES. { Whole No. sentenced, .	-	83	1	-	-	112
{ To Jail or H. of Cor., .	-	75	1	-	-	10
{ To Almshouses, .	-	-	-	-	-	-
{ To State Reform Sch'l, .	-	-	-	-	-	-
{ To fine and impris'm't, .	-	-	-	-	-	-
{ To fine, .	-	8	-	-	-	102
Nol. pros'd, or disch'd, &c., .	-	7	1	1	1	8
Nol. pros'd, or quashed, (in- formality,) .	-	-	-	-	-	-
Appealed to Superior Ct., .	-	18	-	-	-	-
Defaulted, .	-	12	-	-	-	5
Not arrested, .	1	5	-	-	-	8
Costs accrued, year ending Sept. 30, .	{ \$17 80	\$572 20	\$6 75	\$5 30	\$8 90	\$548 95
Costs of year paid, .	-	\$41 70	-	-	-	\$314 65
Costs of former years paid, .	-	-	-	-	-	-

*for the year ending September 30, 1864.*LOWELL—*Concluded.*

Fornication.	G.				H.		J.	Totals.
	House of ill fame.	Lewdness.	Sunday law, violation of.	Vagabond.	Liquor, keeping.	Liquor nuisance.	Other offences.	
-	-	-	-	-	-	-	-	-
3	4	2	2	14	1	26	43	537
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	1	-	1	4	15
3	1	-	1	7	-	-	8	180
-	-	-	-	-	-	-	-	1
-	-	2	-	6	1	-	5	198
3	1	2	1	12	1	-	12	338
-	-	-	-	-	-	-	2	18
-	1	-	-	-	-	8	4	84
3	1	2	1	12	1	-	10	306
2	-	1	-	12	-	-	-	118
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	7	26
-	1	-	-	-	1	-	-	2
1	-	1	1	-	-	-	2	159
-	-	-	-	-	-	10	11	67
-	-	-	-	-	-	-	1	7
-	1	-	-	2	-	-	-	21
-	2	-	-	1	-	4	1	30
65	-	-	1	-	-	3	7	58
\$15	\$6	\$12	\$3	\$30	\$4	\$125	\$126	\$2,297
65	30	30	45	20	90	15	40	70
-	-	-	-	-	-	-	-	-
\$5	-	\$6	\$3	-	-	\$56	\$28	\$817
75	-	95	45	-	-	85	70	25
-	-	-	-	-	-	-	-	-

*Cases before Police Courts,*

NORFOLK COUNTY.	ROXBURY.				
	A.		B.		C.
	Assault, with intent to kill.	Assault, with intent to ravish.	Assault on officer.	Assault, and Assault & Battery.	Ent'g in night or Br'g & Ent'g in day, not putting in fear.
POLICE COURTS.					
Pros. pend'g, Oct. 1, 1863,	-	-	-	20	3
Number on file, . . .	-	-	-	5	-
Commenced during year, . .	1	4	8	160	27
Pending cases disposed of, .	-	-	-	1	-
Placed on file, . . .	1	-	-	13	8
On file, September 30, . . .	1	-	-	18	8
Number pending, . . .	-	-	-	21	3
PLEAS. { Guilty, . . .	-	-	-	88	-
{ Nolo contendere, . .	-	-	-	-	-
{ Not Guilty, . . .	-	1	8	115	2
JUDGMENTS. { Guilty, . . .	-	1	8	123	-
{ Not Guilty, . . .	-	-	-	30	2
{ Bound over, . . .	-	2	-	2	16
SENTENCES. { Whole No. sentenced, . . .	-	1	8	106	-
{ To Jail or H. of Cor., . . .	-	-	5	7	-
{ To Almshouses, . . .	-	-	-	-	-
{ To State Reform Sch'l, . . .	-	-	-	-	-
{ To fine and impris'm't, . . .	-	-	-	-	-
{ To fine, . . .	-	1	3	99	-
Nol. pros'd, or disch'd, &c., . .	-	1	-	82	2
Nol. pros'd, or quashed, (informality,) . . .	-	-	-	-	-
Appealed to Superior Ct., . . .	-	-	-	-	-
Defaulted, . . .	-	-	-	-	-
Not arrested, . . .	-	-	-	7	1
Costs accrued, year ending Sept. 30, . . .	\$6 25	\$20 95	\$60 05	\$812 78	\$112 40
Costs of year paid, . . .	-	\$6 15	\$26 70	\$478 89	-
Costs of former years paid, . .	-	-	-	6 25	-

*for the year ending September 30, 1864.*

## ROXBURY—Continued.

Burning build'gs. (under \$1,000.)	C.						D.	F.
	Larceny.	Larceny in build- ing.	Larceny in dwell- ing-house.	Malicious mis- chiefs	Malicious tres- pass.	Receiving stolen goods.	Embezzlement.	Disturbing the peace.
-	5	-	-	2	-	-	-	-
1	12	-	-	-	1	-	-	1
-	84	20	11	22	14	8	1	14
-	1	-	-	-	-	-	-	-
-	14	8	2	1	2	-	1	1
-	25	8	2	1	8	-	1	2
-	6	-	-	2	-	-	-	-
-	-	-	-	-	-	-	-	-
-	40	7	5	11	-	-	-	8
-	-	-	-	-	-	-	-	-
1	41	12	8	1	11	2	1	6
-	-	-	-	-	-	-	-	-
-	64	13	9	11	9	2	1	14
1	16	1	-	1	1	-	-	-
-	1	3	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	52	12	8	10	7	1	-	18
-	8	3	6	2	-	1	-	-
-	1	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	43	9	2	8	7	-	-	13
-	-	-	-	-	-	-	-	-
1	16	1	-	1	1	1	-	-
-	-	-	-	-	1	-	-	-
-	-	-	-	-	-	-	-	-
-	1	1	1	10	3	1	-	-
\$13 85	\$388 95	\$101 08	\$44 05	\$55 21	\$32 65	\$14 60	\$3 95	\$79 16
-	\$130 59	\$57 08	-	\$32 71	\$18 01	-	-	\$49 96
-	6 25	-	-	-	-	-	-	-

*Cases before Police Courts,*

NORFOLK COUNTY—Con.		ROXBURY—Continued.				
POLICE COURTS.		G.				
		Common drunk- ard.	Cruelty.	Disturb'g school.	Drunkenness.	Fornication.
Pros. pend'g Oct. 1, 1863, .		4	-	-	-	1
Number on file, . . . .		7	-	-	2	-
Commenced during year, .		74	2	26	111	-
Pending cases disposed of, .		-	-	-	-	-
Placed on file, . . . .		6	-	-	8	-
On file, September 30, . .		13	-	-	5	-
Number pending, . . . .		6	-	-	-	1
PLEAS.	{ Guilty . . . .	20	-	2	81	-
	{ Nolo contendere, . . .	-	-	-	-	-
	{ Not Guilty, . . . .	52	2	23	80	-
JUDGMENTS.	{ Guilty, . . . .	69	2	22	111	-
	{ Not Guilty, . . . .	1	-	3	-	-
	{ Bound over, . . . .	-	-	-	-	-
SENTENCES.	{ Whole No. sentenced, .	61	2	22	109	-
	{ To Jail or H. of Cor., .	56	-	2	13	-
	{ To Almshouses, . . . .	-	-	-	-	-
	{ To State Reform Sch'l, .	-	-	-	-	-
	{ To fine and impris'm't, .	-	-	-	-	-
	{ To fine, . . . .	5	2	20	96	-
Nol. pros'd, or disch'd, &c., .		1	-	3	-	-
Nol. pros'd, or quashed, (in- formality,) . . . .		1	-	-	-	-
Appealed to Superior Ct., .		-	2	-	-	-
Defaulted, . . . .		-	-	-	-	-
Not arrested, . . . .		3	-	1	-	-
Costs accrued, year ending Sept. 30, . . . .		\$540 50	\$16 20	\$162 30	\$762 25	\$11 65
Costs of year paid, . . . .		\$23 60	-	\$77 90	\$206 90	-
Costs of former years paid, .		-	-	-	5 55	-

*for the year ending September 30, 1864.*

## ROXBURY—Concluded.

G.						J.	Totals.
Idle and disorderly person.	Indecent language.	Lewiness.	Polygamy.	Sunday law, violation of.	Vagrancy.	Other offences.	
1	-	-	1	3	-	10	50
-	-	-	-	2	-	13	43
2	2	3	1	19	19	172	801
-	-	-	1	-	-	1	4
1	-	-	-	2	-	64	122
1	-	-	-	4	-	78	165
1	-	-	-	3	-	10	52
1	-	-	-	9	8	88	318
-	-	-	-	-	-	1	1
1	2	3	-	8	11	47	383
2	2	3	-	17	19	126	628
-	-	-	1	1	-	12	70
-	-	-	1	-	-	1	26
1	2	3	-	15	19	58	510
1	-	2	-	-	19	-	125
-	-	-	-	-	-	1	2
-	-	-	-	-	-	-	-
-	2	1	-	15	-	57	383
-	-	-	1	1	-	13	75
-	-	-	-	-	-	-	2
-	-	-	-	-	-	2	4
-	-	-	-	-	-	-	-
18 20	-	-	-	1	-	32	62
\$18 20	\$14 80	\$32 20	\$8 35	\$70 70	\$140 40	\$423 50	\$3,946 98
-	-	\$7 05	-	\$65 49	-	\$208 79	\$1,884 82
-	-	-	-	-	-	-	18 05

*Cases before Police Courts,*

SUFFOLK COUNTY.		BOSTON.			
POLICE COURTS.	A.	B.	C.	D.	
Pros. pend'g Oct. 1, 1863, .	-	-	-	-	-
Number on file, . . . .	-	-	-	-	-
Commenced during year, .	109	1,245	1,406	97	
Pending cases disposed of, .	-	-	-	-	-
Placed on file, . . . .	-	-	-	-	-
On file, September 30, . .	-	-	-	-	-
Number pending, . . . .	-	1	5	-	-
PLEAS, { Guilty, . . . .	-	447	508	18	
{ Nolo contendere, .	-	4	1	-	
{ Not Guilty, . . .	11	569	516	23	
JUDGMENTS. { Guilty, . . .	-	842	892	25	
{ Not Guilty, . .	-	99	126	14	
{ Bound over, . .	93	118	267	47	
SENTENCES. { Whole No. sentenced, . . .	-	836	894	25	
{ To Jail or H. of Cor., . .	-	46	256	5	
{ To Almshouses, . . .	-	2	13	-	
{ To State Reform Sch'l, .	-	-	14	-	
{ To fine and impris'm't, .	-	-	-	-	
{ To fine, . . . .	-	790	623	21	
Nol. pros'd, or disch'd, &c., .	-	88	10	3	
Nol. pros'd, or quashed, (in- formality,) . . . . .	-	1	4	-	
Appealed to Superior Ct., . .	-	20	35	3	
Defaulted, . . . . .	-	-	7	-	
Not arrested, . . . . .	5	107	83	9	
Costs accrued, year ending Sept. 30, . . . . .	\$768 90	\$6,221 01	\$7,509 51	\$708 90	
Costs of year paid, . . . .	-	2,226 06	887 42	35 05	
Costs of former years paid, .	-	-	-	-	

*for the year ending September 30, 1864.*BOSTON—*Concluded.*

E.	F.	G.	H.	J.	TOTALS.
-	-	1	-	-	-
-	-	-	-	-	-
17	37	4,216	32	457	7,616
-	-	-	-	-	-
-	-	-	-	-	-
-	-	31	-	1	38
-	14	3,338	27	241	4,588
-	-	1	-	-	6
1	20	794	2	67	2,003
-	29	4,194	29	295	6,306
1	5	27	1	9	282
14	1	11	2	14	567
-	29	4,064	28	301	6,177
-	3	252	-	-	562
-	-	1,129	-	-	1,144
-	-	2	-	-	16
-	-	-	-	-	-
-	25	2,704	28	297	4,488
-	-	1	-	1	108
-	-	-	-	13	18
-	3	67	-	5	133
-	-	27	-	-	34
2	2	41	-	32	281
\$91 75	\$186 85	\$19,237 16	\$77 25	\$1,587 18	\$36,888 51
-	80 60	3,087 96	24 40	679 58	6,971 02
-	-	-	-	-	-



*Cases before Police Courts,*

SUFFOLK COUNTY— <i>Con.</i>		CHELSEA.							
POLICE COURTS.		B.			C.				
		Assault with dan- gerous weapon.	Assault on officer.	Assault, and At- sault & Battery.	Appropriation, unlawful.	Br'g and Bat'g in night, with intent, &c.	Breaking glass.	Larceny.	Larceny in dwell- ing-house.
Pros. pend'g Oct. 1, 1863, .		-	-	-	-	-	-	-	-
Number on file, . . .		-	-	-	-	-	-	-	-
Commenced during year, .		-	-	-	-	-	-	-	-
Pending cases disposed of, .		-	-	-	-	-	-	-	-
Placed on file, . . .		-	-	1	-	-	-	-	1
On file, September 30, . .		-	-	-	-	-	-	-	-
Number pending, . . .		-	-	-	-	-	-	-	-
PLEAS.	{ Guilty, . . .	-	-	24	-	-	4	6	2
	{ Nolo contendere, . .	-	-	-	-	-	-	-	-
	{ Not Guilty, . . .	8	1	67	1	1	4	12	-
JUDGMENTS.	{ Guilty, . . .	-	1	67	1	-	6	9	2
	{ Not Guilty, . . .	-	-	20	-	-	2	8	-
	{ Bound over, . . .	8	-	-	-	1	-	1	-
SENTENCES.	{ Whole No. sentenced, .	-	1	62	1	-	6	9	1
	{ To Jail or H. of Cor., .	-	-	1	-	-	1	5	1
	{ To Almshouse, . . .	-	-	1	-	-	-	-	-
	{ To State Reform Sch'l, .	-	-	-	-	-	-	1	-
	{ To fine and impris'm't, .	-	-	-	-	-	-	-	-
To fine, . . .		-	1	62	1	-	5	3	-
Nol. pros'd, or disch'd, &c., .		-	-	26	-	-	2	8	-
Nol. pros'd, or quashed, (in- formality,) . . .		-	-	-	-	-	-	-	-
Appealed to Superior Ct., .		-	-	1	-	-	-	1	-
Defaulted, . . .		-	-	-	-	-	-	-	-
Not arrested, . . .		-	-	-	-	-	-	-	-
Costs accrued, year ending Sept. 30, . . .		\$8 96	\$4 80	\$329 43	\$6 85	\$4 60	\$28 86	\$67 80	\$6 22
Costs of year paid, . . .		-	4 80	250 75	6 85	-	13 65	13 15	-
Costs of former years paid, .		-	-	-	-	-	-	-	-

*for the year ending September 30, 1864.*

## CHELSEA—Continued.

C.		D.	E.		G.					
Malicious mischief.	Malicious trespass.	Counterfeit bank bills, having, uttering, &c.	Contempt.	Rescue.	Common drunkard.	Crucialty.	Drunkenness.	Idle and disorderly person.	Indecent exposure.	Lewdness.
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	1	-	2	-	-	1
-	-	-	-	-	-	-	-	-	-	-
1	12	-	1	-	6	1	30	1	-	1
5	5	1	-	1	7	-	10	-	1	1
2	18	-	1	1	13	1	40	1	-	2
4	4	-	-	-	-	-	-	-	-	-
-	-	1	-	-	-	-	-	-	1	-
2	18	-	1	1	12	1	36	1	-	1
1	7	-	-	-	12	1	3	-	-	-
-	-	-	-	-	-	-	1	-	-	-
-	-	-	-	-	-	-	-	1	-	-
1	6	-	1	1	-	-	33	-	-	1
4	4	-	-	-	-	-	1	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	1	-	-	-	-
\$17 42	\$49 71	\$4 40	\$0 85	\$4 80	\$69 94	\$6 02	\$182 49	\$2 15	\$2 00	\$9 70
\$5 70	\$13 72	-	-	\$4 80	\$3 70	-	\$92 66	-	-	\$9 70
-	-	-	-	-	-	-	-	-	-	-

## Cases before Police Courts,

SUFFOLK CO.—Con.		* CHELSEA—Concluded.					
POLICE COURTS.	Sunday law, violation of	G.	H.			J.	Totals.
		Vagrabond.	Billiards.	Liquor, selling.	Liquor nuisance.	Other offences.	
Pros. pend'g Oct. 1, 1868,	-	-	-	-	-	-	-
Number on file, .	-	-	-	-	-	-	-
Commenced during year, .	-	-	-	-	-	-	238
Pending cases disposed of, .	-	-	-	-	-	-	-
Placed on file, .	-	-	-	-	-	1	6
On file, September 80, .	-	-	-	-	-	-	-
Number pending, .	-	-	-	-	-	-	-
PLEAS. { Guilty, . . .	-	1	2	-	-	5	97
{ Nolo contendere, .	-	-	-	-	-	-	-
{ Not Guilty, . .	1	2	-	1	1	12	187
JUDGMENTS. { Guilty, . . .	1	8	2	-	-	14	180
{ Not Guilty, .	-	-	-	1	-	2	41
{ Bound over, .	-	-	-	-	1	-	8
SENTENCES. { Whole No. sentenced, .	1	8	2	-	-	18	167
{ To Jail or H. of Cor., .	-	8	-	-	-	1	86
{ To Almshouses, . .	-	-	-	-	-	1	8
{ To State Reform Sch'l, .	-	-	-	-	-	8	10
{ To fine and impris'm't, .	-	-	-	-	-	-	-
{ To fine, . . .	1	-	2	-	-	4	122
Nol. pros'd, or disch'd, &c., .	-	-	-	1	-	8	49
Nol. pros'd, or quashed, (informality,) . . .	-	-	-	-	-	-	-
Appealed to Superior Ct., .	-	-	-	-	-	-	8
Defaulted, . . .	-	-	-	-	-	-	-
Not arrested, . . .	-	-	-	-	-	-	-
Costs accrued, year ending Sept. 80, . . .	\$6 65	\$14 21	\$7 75	\$2 45	\$6 95	\$79 70	\$926 20
Costs of year paid, . . .	\$6 65	-	\$7 75	-	-	\$15 85	\$448 73
Costs of former years paid, .	-	-	-	-	-	-	-



*Cases before Police Courts,*

WORCESTER CO.— <i>Con.</i>		MILFORD— <i>Continued.</i>					
		G.					
POLICE COURTS.		Common drunk- ard.	Drunkennes.	Fornication.	Lewdness.	Sunday law, vio- lation of.	Vagabond.
Pros. pend'g Oct. 1, 1883, .		-	-	-	-	-	-
Number on file, . . . .		-	-	-	-	-	-
Commenced during year, .		4	86	2	5	3	1
Pending cases disposed of, .		-	-	-	-	-	-
Placed on file, . . . .		-	-	-	-	-	-
On file, September 30, . .		-	-	-	-	-	-
Number pending, . . . .		-	-	-	-	-	-
PLEAS. { Guilty, . . . .		2	74	-	1	1	-
{ Nolo contendere, .		-	-	-	-	-	-
{ Not Guilty, . . .		2	12	2	8	2	1
JUDGMENTS. { Guilty, . . . .		3	82	2	4	2	1
{ Not Guilty, . .		1	3	-	-	-	-
{ Bound over, . .		-	-	-	-	-	-
SENTENCES. { Whole No. sentenced, . .		3	82	2	4	2	1
{ To Jail or H. of Cor., . .		3	5	2	4	-	1
{ To Almshouse, . . . .		-	-	-	-	-	-
{ To State Reform Sch'l, . .		-	-	-	-	-	-
{ To fine and impris'm't, . .		-	-	-	-	-	-
{ To fine, . . . . .		-	77	-	-	2	-
Nol. pros'd, or disch'd, &c., .		-	1	-	-	1	-
Nol. pros'd, or quashed, (in- formality,) . . . . .		-	-	-	1	-	-
Appealed to Superior Ct., . .		-	-	1	2	1	-
Defaulted, . . . . .		-	-	-	-	-	-
Not arrested, . . . . .		-	-	-	-	-	-
Costs accrued, year ending Sept. 30, . . . . .	\$46 05	\$604 45	\$30 40	\$44 45	\$24 45	\$14 10	
Costs of year paid, . . . .	\$3 45	\$420 98	\$21 55	-	-	-	
Costs of former years paid, .	-	-	-	-	-	-	

*for the year ending September 30, 1864.*

MILFORD— <i>Concluded.</i>						WORCESTER.		
H.				J.	Totals.	A.		
Billiards.	Liquor, selling.	Liquor, keeping.	Liquor nuisance.	Other offences.		Assault with intent to kill.	Assault, with intent to ravish.	Murder.
-	-	-	-	-	-	-	-	-
1	12	4	1	7	209	1	5	2
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	1	114	-	-	1
1	12	4	1	5	90	1	5	1
1	7	4	1	-	175	-	-	-
-	4	-	-	1	13	-	1	-
-	-	-	-	3	11	1	4	-
1	7	4	1	-	172	-	-	2
-	-	-	1	-	20	-	-	2
-	-	-	-	-	-	-	-	-
-	7	4	-	-	11	-	-	-
1	-	-	-	-	141	-	-	-
-	-	-	-	1	8	-	-	-
-	1	-	-	2	5	-	-	-
1	5	4	1	-	17	-	-	-
-	-	-	-	-	-	-	-	-
\$6 65	\$97 40	\$31 75	\$14 20	\$50 25	\$1,559 22	\$32 95	\$48 80	\$40 00
\$6 65	\$5 75	\$6 45	-	\$6 20	\$347 60	-	-	-

*Cases before Police Courts,*

WORCESTER CO.— <i>Con.</i>		WORCESTER— <i>Continued.</i>					
POLICE COURTS.		B.			C.		
		Assault with dangerous weapon.	Assault on officer.	Assault, and Assault & Battery.	Burglary, not being armed.	Break'g & Ent'g in night, with intent, &c.	Breaking glass.
Proa. pend'g Oct. 1, 1863, .		-	-	-	-	-	-
Number on file, . . .		-	-	-	-	-	-
Commenced during year, .		6	20	194	1	1	5
Pending cases disposed of, .		-	-	-	-	-	-
Placed on file, . . .		1	-	1	-	-	-
On file, September 30, . .		-	-	-	-	-	-
Number pending, . . .		-	-	-	-	-	-
PLEAS.	{ Guilty, . . .	1	4	65	1	-	2
	{ Nolo contendere, . .	-	-	-	-	-	-
	{ Not Guilty, . . .	4	15	91	-	1	2
JUDGMENTS.	{ Guilty, . . .	1	3	77	-	-	-
	{ Not Guilty, . . .	1	4	14	-	1	2
	{ Bound over, . . .	3	8	7	1	-	-
SENTENCES.	{ Whole No. sentenced, .	1	7	111	-	-	2
	{ To Jail or H. of Cor., .	1	2	12	-	-	-
	{ To Almshouses, . . .	-	-	-	-	-	-
	{ To State Reform Sch'l, .	-	-	-	-	-	-
	{ To fine and impris'm't, .	-	-	-	-	-	-
	{ To fine, . . .	-	5	99	-	-	2
Nol. pros'd, or disch'd, &c., .		-	4	12	-	1	-
Nol. pros'd, or quashed, (informality,) . . .		-	-	30	-	-	-
Appealed to Superior Ct., .		-	1	10	-	-	1
Defaulted, . . .		-	-	-	-	-	-
Not arrested, . . .		-	1	37	-	-	1
Costs accrued, year ending Sept. 30, . . .		\$260 25	\$131 00	\$941 60	\$8 35	\$7 65	\$39 40
Costs of year paid, . . .		\$11 85	\$20 65	\$649 95	-	-	\$6 65
Costs of former years paid, .		-	-	-	-	-	-

*for the year ending September 30, 1864.*

## WORCESTER—Continued.

Larceny.	C.				D.	E.	F.	G.	
	Larceny from person.	Malicious mischief.	Malicious trespass.	Receiving stolen goods.	False pretences.	Contempt.	Disturbing the peace.	Adultery.	Common drunkard.
-	-	-	-	-	-	-	-	-	-
95	3	8	7	2	16	1	24	6	17
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
41	-	2	2	-	1	-	13	2	6
41	3	4	3	1	12	-	7	4	10
29	-	-	2	-	2	-	6	-	3
3	-	3	1	-	1	-	1	-	2
11	3	1	-	1	9	-	-	6	-
68	-	2	4	-	3	-	19	-	14
52	-	-	-	-	3	-	3	-	12
-	-	-	-	-	-	-	-	-	2
16	-	2	4	-	-	-	16	-	-
1	-	3	1	-	1	1	1	-	2
8	-	-	-	-	2	-	-	-	-
12	-	2	2	1	3	-	4	-	1
\$369 65	\$27 85	\$40 35	\$39 70	\$8 45	\$133 65	\$4 88	\$126 89	\$56 55	\$150 40
\$46 50	-	\$5 65	\$13 30	-	-	\$4 33	\$74 55	-	-



*Cases before Police Courts,*

POLICE COURTS.	WORCESTER CO.— <i>Con.</i>				
	WORCESTER— <i>Continued.</i>				
	G.				
	Common scold.	Cruelty.	Disorderly house.	Disturbing meeting.	Drunkenness.
Pros. pend'g Oct 1, 1863, . . .	-	-	-	-	-
Number on file, . . .	-	-	-	-	-
Commenced during year, . . .	2	2	1	1	506
Pending cases disposed of, . . .	-	-	-	-	-
Placed on file, . . .	-	1	-	-	-
On file, September 30, . . .	-	-	-	-	-
Number pending, . . .	-	-	-	-	-
PLEAS. { Guilty, . . .	1	-	-	-	406
{ Nolo contendere, . . .	-	-	-	-	-
{ Not Guilty, . . .	-	2	1	1	97
JUDGMENTS. { Guilty, . . .	-	1	1	1	96
{ Not Guilty, . . .	-	-	-	-	1
{ Bound over, . . .	-	1	-	-	-
SENTENCES. { Whole No. sentenced, . . .	1	1	1	1	500
{ To Jail or H. of Cor., . . .	-	-	1	-	18
{ To Almshouses, . . .	-	-	-	-	1
{ To State Reform Sch'l, . . .	-	-	-	-	-
{ To fine and impris'm't, . . .	-	-	-	-	-
{ To fine, . . .	1	1	-	1	481
Nol. pros'd, or disch'd, &c., . . .	-	-	-	-	2
Nol. pros'd, or quashed, (informality,) . . .	-	-	-	-	-
Appealed to Superior Ct., . . .	-	1	-	-	3
Defaulted, . . .	-	-	-	-	-
Not arrested, . . .	-	-	-	-	3
Costs accrued, year ending Sept. 30, . . .	\$11 20	\$18 60	\$10 70	\$8 00	\$3,164 40
Costs of year paid, . . .	-	-	-	-	\$1,718 95
Costs of former years paid, . . .	-	-	-	-	-

*for the year ending September 30, 1864.*

## WORCESTER—Concluded.

Family, neglect of	G.				H.			J.	Totals.
	Fornication.	Lewdness.	Unwholesome pro- visions, selling, &c.	Vagabond.	Liquor, selling.	Liquor nuisance.	Peddling.	Other offences.	
-	-	-	-	-	-	-	-	-	-
4	5	1	1	18	2	24	1	78	1,080
-	-	-	-	-	-	-	-	2	5
-	-	-	-	-	-	-	-	-	-
-	8	-	-	7	-	5	-	26	589
3	2	1	1	10	1	16	1	28	369
2	2	1	-	10	1	13	-	18	274
1	-	-	-	-	-	-	-	8	44
-	-	-	1	-	-	2	1	8	68
2	5	1	-	17	1	18	-	36	817
2	4	-	-	14	-	-	-	1	127
-	-	-	-	8	-	-	-	22	28
-	-	-	-	-	1	-	-	-	1
-	1	1	-	-	-	18	-	13	661
1	-	-	-	-	-	-	-	11	41
-	-	-	-	-	-	1	-	-	31
2	-	-	-	1	-	11	-	5	45
1	-	-	-	1	1	8	-	2	75
\$21 35	\$34 60	\$7 20	\$9 45	\$138 75	\$12 85	\$156 05	\$10 80	\$412 75	\$6,574 57
-	\$5 05	-	-	-	-	\$46 45	-	\$81 80	\$2,685 73
-	-	-	-	-	-	-	-	-	-

## RECAPITULATION, BY CLASSES.

*Cases before Police Courts,*

POLICE COURTS.	A.	B.	C.	D.
Pros. pend'g Oct. 1, 1868, .	-	44	28	-
Number on file, . . . .	-	24	30	-
Commenced during year, .	153	2,857	2,725	144
Pending cases disposed of, .	-	8	8	-
Placed on file, . . . .	1	51	81	3
On file, September 30, . .	1	50	74	2
Number pending, . . . .	1	64	44	-
PLEAS, { Guilty, . . . .	3	984	1,019	22
{ Nolo contendere, .	1	38	10	1
{ Not guilty, . . . .	41	1,069	1,281	50
JUDGMENTS. { Guilty, . . . .	9	1,969	1,668	39
{ Not Guilty, . . .	3	319	291	17
{ Bound over, . . .	122	189	461	69
SENTENCES. { Whole No. sentenced, . . . .	4	1,966	1,669	36
{ To Jail or H. of Cor., . . .	2	181	553	11
{ To Almshouse, . . . .	-	3	25	-
{ To State Reform Sch'l, . . .	-	21	50	-
{ To fine and impris'm't, . . .	-	74	13	-
{ To fine, . . . .	2	1,741	1,081	26
Nol. pros'd, or disch'd, &c., .	8	368	199	12
Nol. pros'd, or quashed, (in- formality,) . . . .	1	39	16	-
Appealed to Superior Ct., . .	-	69	70	5
Defaulted, . . . .	-	9	15	-
Not arrested, . . . .	8	230	191	14
Costs accrued, year ending Sept. 30, . . . .	\$1,234 59	\$16,286 68	\$15,967 68	\$1,146 04
Costs of year paid, . . . .	107 95	8,496 94	3,199 93	133 80
Costs of former years paid, .	9 15	675 19	341 52	-

## RECAPITULATION, BY CLASSES.

*for the year ending September 30, 1864.*

E.	F.	G.	H.	J.	TOTALS.
-	5	48	-	16	141
-	6	89	-	17	116
32	310	8,078	276	1,184	15,997*
-	-	19	-	8	33
-	6	151	14	114	421
-	8	69	-	91	205
-	6	91	1	24	231
3	156	6,071	67	544	8,819
-	4	12	4	24	64
12	139	1,969	165	359	5,635
9	236	7,319	164	707	12,140
5	31	80	19	56	821
18	4	78	35	78	1,054
9	247	7,583	166	660	12,339
2	21	1,057	6	40	1,829
-	-	1,272	-	80	1,350
-	-	4	-	19	94
-	26	153	77	9	352
7	197	5,111	80	536	8,731
5	26	240	33	98	989
-	-	3	6	18	33
-	3	121	85	29	363
-	-	62	4	3	98
2	14	82	13	98	647
\$209 43	\$1,642 33	\$43,801 25	\$1,626 69	\$4,985 76	\$86,900 45
50 68	921 85	13,459 28	510 25	1,914 21	28,794 89
-	87 16	1,465 00	29 70	100 55	2,768 27

\* 236 returned in Total column only.

## RECAPITULATION, BY COUNTIES.

*Cases before Police Courts,*

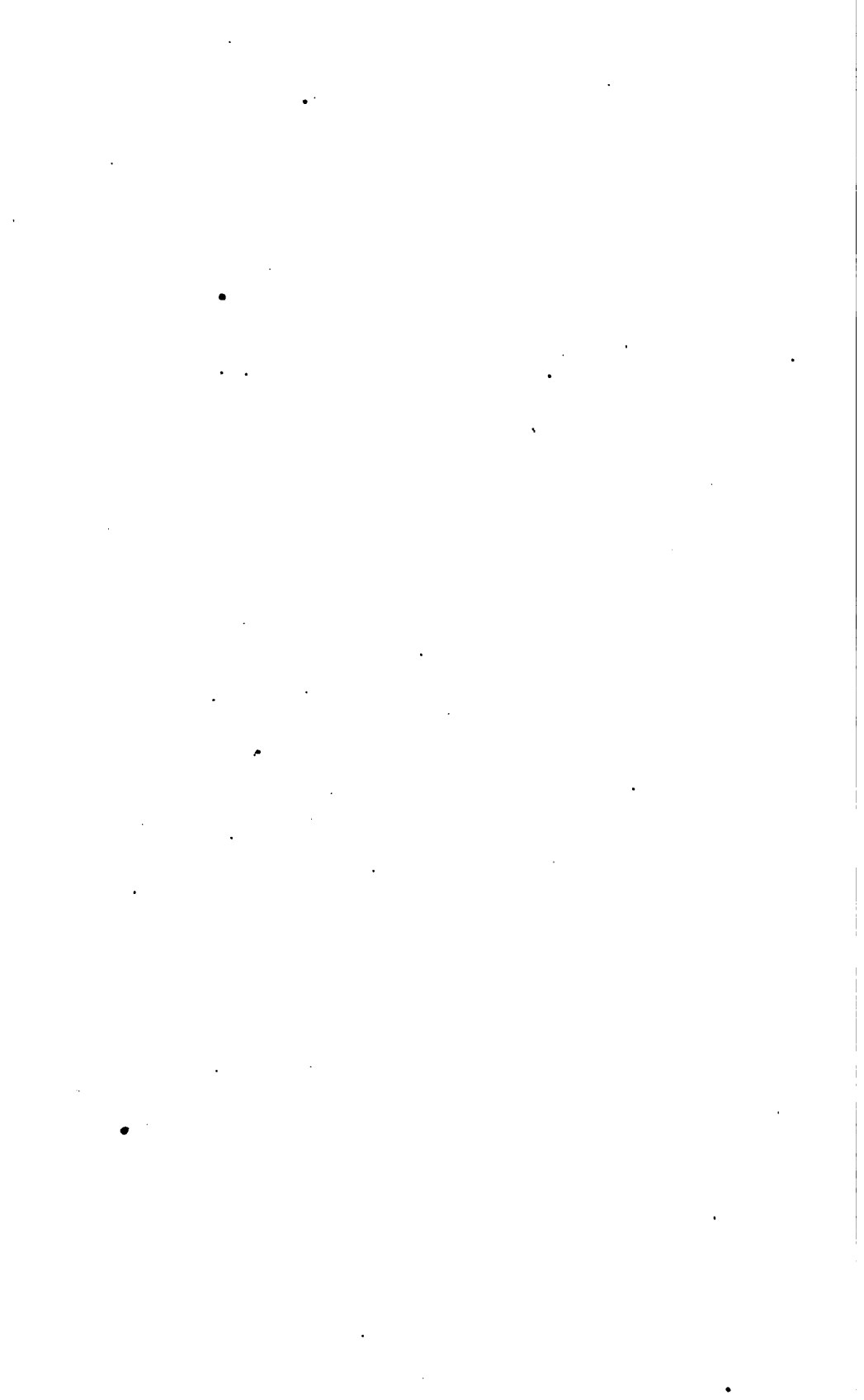
POLICE COURTS.	Berkshire.	Bristol.	Essex.
Pros. pend'g Oct. 1, 1863, .	1	84	8
Number on file, . . . .	-	59	14
Commenced during year, .	175	1,221	2,317
Pending cases disposed of, .	1	25	2
Placed on file, . . . .	-	84	133
On file, September 30, . .	1	89	25
Number pending, . . . .	1	87	5
PLEAS. { Guilty, . . . .	184	691	1,139
{ Nolo contendere, .	1	5	47
{ Not Guilty, . . .	185	548	1,039
JUDGMENTS. { Guilty, . . . .	210	989	1,835
{ Not Guilty, .	33	78	133
{ Bound over, .	45	75	157
SENTENCES. { Whole No. sentenced, .	207	977	1,685
{ To Jail or H. of Cor., .	52	184	463
{ To Almshouse, . . . .	-	87	34
{ To State Reform Sch'l, .	4	-	25
{ To fine and impris'm't, .	-	301	28
{ To fine, . . . .	151	410	1,109
Nol. pros'd, or disch'd, &c.,	80	139	285
Nol. pros'd, or quashed, (in- formality,) . . . .	6	-	5
Appealed to Superior Ct., .	15	40	65
Defaulted, . . . .	7	18	3
Not arrested, . . . .	26	-	52
Costs accrued, year ending Sept. 30, . . . .	\$2,939 71	\$8,050 60	\$14,310 83
Costs of year paid, . . . .	1,124 97	2,525 48	7,783 80
Costs of former years paid,	508 19	645 14	1,591 40

## RECAPITULATION, BY COUNTIES.

*for the year ending September 30, 1864.*

Hampden.	Middlesex.	Norfolk.	Suffolk.	Worcester.	TOTALS.
2	—	51	—	—	141
—	—	43	—	—	116
1,005	1,355	801	7,854*	1,269	15,997
1	—	4	—	—	83
—	121	122	6	5	421
—	15	165	—	—	295
1	47	52	38	—	281
580	569	318	4,685	703	8,819
8	31	1	6	—	94
849	532	333	2,140	459	5,635
762	831	628	6,486	449	12,140
72	55	70	323	57	821
39	58	26	575	79	1,054
762	865	510	6,344	989	12,339
80	179	125	598	147	1,828
—	32	2	1,147	23	1,830
—	39	—	26	—	94
1	10	—	—	12	352
681	585	333	4,610	802	8,731
57	152	75	152	49	989
8	8	2	18	36	83
14	46	4	136	62	332
1	30	—	34	—	93
50	101	62	281	75	647
\$5,826 02	\$6,377 76	\$3,946 98	\$37,314 71	\$3,133 79	\$36,900 45
2,742 51	2,330 73	1,384 82	7,419 75	3,533 33	23,794 89
7 49	—	18 05	—	—	2,768 27

\* 283 returned in Total column only.



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**RETURNS OF CASES**  
**BEFORE TRIAL JUSTICES.**

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*Cases before Trial Justices,*

BARNSTABLE COUNTY.		BARNSTABLE.					
TRIAL JUSTICES.		EBENEZER BACON.					
		B.	D.	F.	G.		
		Assault, and Assault & Battery.	Forgery.	Perjury.	Drunkenness.	Idle and disorderly person.	Sunday law, violation of.
Pros. pend'g Oct. 1, 1863, .		-	-	-	-	-	-
Number on file, .		-	-	-	-	-	-
Commenced during year, .		1	1	1	2	1	1
Pending cases disposed of, .		-	-	-	-	-	-
Placed on file, .		-	-	-	-	-	-
On file, September 30, .		-	-	-	-	-	-
Number pending, .		-	-	-	-	-	-
PLEAS.	{ Guilty, .	-	-	-	-	-	-
	{ Nolo contendere, .	-	-	-	-	-	-
	{ Not Guilty, .	1	1	1	2	1	1
JUDGMENTS.	{ Guilty, .	1	-	1	2	1	1
	{ Not Guilty, .	-	1	-	-	-	-
	{ Bound over, .	-	-	-	-	-	-
SENTENCES.	{ Whole No. sentenced, .	1	-	-	2	1	1
	{ To Jail or H. of Cor., .	-	-	-	-	-	-
	{ To Almshouse, .	-	-	-	-	-	-
	{ To State Reform Sch'l, .	-	-	-	-	-	-
	{ To fine and impris'm't, .	-	-	-	-	-	-
To fine, .		1	-	-	2	1	1
Nol. pros'd, or disch'd, &c., .		-	1	-	-	-	-
Nol. pros'd, or quashed, (informality,) .		-	-	-	-	-	-
Appealed to Superior Ct., .		-	-	1	-	-	-
Defaulted, .		-	-	-	-	-	-
Not arrested, .		-	-	-	-	-	-
Costs accrued, year ending Sept. 30, .		\$7 05	\$26 84	\$12 15	\$11 70	\$11 85	\$15 05
Costs of year paid, .		\$7 05	\$26 84	\$12 15	\$11 70	\$11 85	\$15 05
Costs of former years paid, .		-	-	-	-	-	-

*for the year ending September 30, 1864.*

BARNSTABLE—Con.			DENNIS.						
EBENEZER BACON—Con.			MARSHALL S. UNDERWOOD.						
H.	J.		B.	C.		G.		J.	
Liquor, selling.	Other offences.	Totals.	Assault, and Assault & Battery.	Breaking glass.	Larceny.	Common drunk and.	Drunkennes.	Other offences.	Totals.
-	-	-	-	-	-	-	-	-	-
7	1	15	1	3	1	1	1	2	9
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
7	-	14	1	3	1	1	1	2	9
6	-	12	1	-	1	1	1	2	6
-	-	1	-	3	-	-	-	2	5
-	-	-	-	-	-	-	-	-	-
6	-	11	1	-	1	1	1	-	4
-	-	-	-	-	-	-	-	-	-
-	-	6	-	-	-	-	-	-	-
6	-	5	1	-	1	1	1	-	4
-	-	-	-	-	-	-	-	-	-
-	1	2	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
5	-	6	-	-	1	1	-	-	2
-	-	-	-	-	-	-	-	-	-
\$71 85	\$2 70	\$159 19	\$7 60	\$39 50	\$8 15	\$11 15	\$12 25	\$35 21	\$118 86
\$71 85	\$2 70	\$159 19	\$7 60	\$39 50	\$8 15	\$11 15	\$12 25	\$35 21	\$118 86

*Cases before Trial Justices,*

BARNSTABLE CO.—Con.	FALMOUTH.		HARWICH.			
	RICHARD S. WOOD.		CYRUS WEEKS.			
	C.	Totals.	A.	B.		
	Larceny from vessel.		Assault, felonious.	Assault, aggravated.	Assault with dangerous weapon.	Assault on officer.
TRIAL JUSTICES.						
Proa. pend'g Oct. 1, 1863, .	-	-	-	-	-	-
Number on file, .	-	-	-	-	-	-
Commenced during year, .	1	1	1	2	1	1
Pending cases disposed of, .	-	-	-	-	-	-
Placed on file, .	-	-	-	-	-	-
On file, September 30, .	-	-	-	-	-	-
Number pending, .	-	-	-	-	-	-
PLEAS. { Guilty, . . . .	-	-	-	-	-	-
{ Nolo contendere, .	-	-	-	-	-	-
{ Not Guilty, . .	1	1	1	1	1	1
JUDGMENTS. { Guilty, . .	1	1	1	1	1	1
{ Not Guilty, .	-	-	-	-	-	-
{ Bound over, .	1	1	-	-	-	-
SENTENCES. { Whole No. sentenced, .	-	-	-	-	-	-
{ To Jail or H. of Cor., .	-	-	-	-	-	-
{ To Alms-houses, . .	-	-	-	-	-	-
{ To State Reform Sch'l, .	-	-	-	-	-	-
{ To fine and impris'm't, .	-	-	-	-	-	-
{ To fine, . . . .	-	-	-	-	-	-
Nol. pros'd, or disch'd, &c., .	-	-	-	-	-	-
Nol. pros'd, or quashed, (informality,) . . . .	-	-	-	-	-	-
Appealed to Superior Ct., .	-	-	-	1	-	-
Defaulted, . . . .	-	-	-	-	-	-
Not arrested, . . . .	-	-	-	-	-	-
Costs accrued, year ending Sept. 30, . . . .	\$19 91	\$19 91	\$7 20	\$32 35	\$11 15	\$7 00
Costs of year paid, . . . .	\$9 86	\$9 86	-	-	-	-
Costs of former years paid, .	-	-	-	-	-	-



*Cases before Trial Justices,*

BARNSTABLE CO.—Con.	PROVINCETOWN—Con.			SANDWICH.	
TRIAL JUSTICES.	JAMES GIFFORD—Con.			E. S. WHITTEMORE.	
	H.		Totals.	A.	
	Liquor, selling.	Liquor, nuisance.		Assault, with intent to ravish.	Assault, felonious.
Pros. pend'g, Oct. 1, 1863,	-	-	-	-	-
Number on file, . . .	-	-	-	-	-
Commenced during year, .	8	1	10	4	3
Pending cases disposed of, .	-	-	-	-	-
Placed on file, . . .	-	-	-	-	-
On file, September 30, . .	-	-	-	-	-
Number pending, . . .	-	-	-	-	-
PLEAS. { Guilty, . . .	-	-	-	-	1
{ Nolo contendere, . .	-	-	-	-	2
{ Not Guilty, . . .	-	-	6	4	-
JUDGMENTS. { Guilty, . . .	-	-	3	4	3
{ Not Guilty, . . .	-	-	1	1	-
{ Bound over, . . .	2	-	7	-	3
SENTENCES. { Whole No. sentenced, . . .	-	-	1	-	-
{ To Jail or H. of Cor., . . .	-	-	-	-	-
{ To Almshouses, . . .	-	-	-	-	-
{ To State Reform Sch'l, . . .	-	-	-	-	-
{ To fine and impris'm't, . . .	-	-	-	-	-
{ To fine, . . .	-	-	-	-	-
Nol. pros'd, or disch'd, &c., .	-	-	-	-	-
Nol. pros'd, or quashed, (informality,) . . .	-	-	-	-	-
Appealed to Superior Ct., . .	1	-	1	-	-
Defaulted, . . .	-	-	-	-	-
Not arrested, . . .	-	-	-	-	-
Costs accrued, year ending Sept. 30, . . .	\$25 08	\$5 99	\$31 21	\$63 30	\$23 00
Costs of year paid, . . .	\$25 08	\$5 99	\$31 21	-	-
Costs of former years paid, .	-	-	-	-	-



*Cases before Trial Justices,*

BARNSTABLE CO.—Con.		YARMOUTH.				
		JAMES B. CROCKER.				
TRIAL JUSTICES.		B.		C.		
		Assault on officer.	Assault, and Assault & Battery.	Kn't in night, or Br'g & Kn't in day, not putting in fear.	Breaking glass.	Larceny.
Pros. pend'g Oct. 1, 1863, .		-	-	-	-	-
Number on file, .		-	-	-	-	-
Commenced during year, .		2	9	1	1	7
Pending cases disposed of, .		-	-	-	-	-
Placed on file, .		-	-	-	-	-
On file, September 30, .		-	-	-	-	-
Number pending, .		-	-	-	-	-
PLEAS.	{ Guilty, .	-	1	-	-	-
	{ Nolo contendere, .	-	-	-	-	-
	{ Not guilty, .	2	8	1	1	7
JUDGMENTS.	{ Guilty, .	-	7	-	1	3
	{ Not Guilty, .	-	1	-	-	4
	{ Bound over, .	2	1	1	-	1
SENTENCES.	{ Whole No. sentenced, .	-	7	-	1	2
	{ To Jail or H. of Cor., .	-	-	-	-	-
	{ To Almshouses, .	-	-	-	-	-
	{ To State Reform Sch'l, .	-	-	-	-	-
	{ To fine and impris'm't, .	-	-	-	-	-
	{ To fine, .	-	7	-	1	2
Nol. pros'd, or disch'd, &c., .		-	1	-	-	-
Nol. pros'd, or quashed, (informality,) .		-	-	-	-	-
Appealed to Superior Ct., .		-	-	-	-	-
Defaulted, .		-	-	-	-	-
Not arrested, .		-	-	-	-	-
Costs accrued, year ending Sept. 30, .		\$29 05	\$127 49	\$8 70	\$7 70	\$108 30
Costs of year paid, .		\$29 05	\$127 49	\$8 70	\$7 70	\$108 30
Costs of former years paid, .		-	-	-	-	-

*for the year ending September 30, 1864.*YARMOUTH—*Concluded.*JAMES B. CROCKER—*Con.*

D.	E.	G.		H.		J.	Totals.
Chesting.	Pejury.	Adultery.	Common drunk-ard.	Liquor, selling.	Liquor, keeping.	Other offences.	
-	-	-	-	-	-	-	-
1	1	2	1	6	1	9	41
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	1	2
1	1	2	1	6	-	8	38
1	-	-	1	1	-	7	21
-	-	-	-	2	-	2	9
-	1	-	-	8	-	4	18
1	-	-	1	1	-	8	16
-	-	-	1	-	-	1	2
-	-	-	-	-	-	-	-
-	-	-	-	1	-	-	1
1	-	-	-	-	-	2	18
-	-	2	-	2	-	2	7
-	-	-	-	1	1	-	1
-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-
\$21 60	\$13 50	\$39 20	\$7 95	\$81 55	\$8 75	\$162 31	\$316 10
\$21 60	\$13 50	\$39 20	\$7 95	\$81 55	\$8 75	\$162 31	\$316 10
-	-	-	-	-	-	-	-



## BARNSTABLE COUNTY.

*Cases before Trial Justices,*

TRIAL JUSTICES.	A.	B.	C.	D.
Pros. pend'g Oct. 1, 1863, .	-	1	1	-
Number on file, .	-	-	-	-
Commenced during year, .	8	55	39	2
Pending cases disposed of, .	-	-	-	-
Placed on file, .	-	-	-	-
On file, September 30, .	-	-	-	-
Number pending, .	-	1	1	-
PLEAS, { Guilty, .	1	2	4	-
{ Nolo contendere, .	2	-	-	-
{ Not Guilty, .	5	45	30	2
JUDGMENTS. { Guilty, .	8	31	19	1
{ Not Guilty, .	1	12	10	1
{ Bound over, .	8	8	13	-
SENTENCES. { Whole No. sentenced, .	-	28	9	1
{ To Jail or H. of Cor., .	-	1	1	-
{ To Almshouses, .	-	-	-	-
{ To State Reform Sch'l, .	-	-	-	-
{ To fine and impris'm't, .	-	-	-	-
{ To fine, .	-	20	7	1
Nol. pros'd, or disch'd, &c., .	-	13	6	1
Nol. pros'd, or quashed, (in- formality,) .	-	2	-	-
Appealed to Superior Ct., .	-	1	1	-
Defaulted, .	-	-	-	-
Not arrested, .	-	4	-	-
Costs accrued, year ending Sept. 30, .	\$98 50	\$327 66	\$403 98	\$43 44
Costs of year paid, .	-	177 56	225 98	48 44
Costs of former years paid, .	-	-	-	-

## BARNSTABLE COUNTY.

*for the year ending September 30, 1864.*

E.	F.	G.	H.	J.	TOTALS.
-	-	-	-	-	2
-	-	-	-	-	-
2	4	14	18	21	163
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	2
-	1	3	-	3	14
-	-	-	-	1	3
2	3	10	13	15	125
1	2	11	7	15	95
-	1	-	2	2	29
1	1	-	5	7	33
-	2	11	7	7	60
-	1	4	-	2	9
-	-	-	-	-	-
-	-	1	-	-	1
-	-	-	7	-	7
-	1	6	-	5	40
-	1	2	2	3	23
-	-	-	1	-	3
1	-	1	7	1	12
-	-	-	-	-	-
-	-	1	-	2	7
\$25 65	\$24 50	\$189 95	\$193 22	\$261 07	\$1,567 97
25 65	-	109 15	193 22	200 22	1,086 72*
-	-	-	-	-	805 50

\* \$106.50 returned in Total column only.

*Cases before Trial Justices,*

BERKSHIRE COUNTY.	GREAT BARRINGTON.				
	BILLINGS PALMER.				
	B.				D.
	Assault, and As- sault & Battery.	Burglary, not be- ing armed.	Larceny.	Malicious tres- pass.	
TRIAL JUSTICES.					
Proa. pend'g Oct. 1, 1868, .	-	-	-	-	-
Number on file, . . . .	-	-	-	-	-
Commenced during year, .	11	8	4	8	1
Pending cases disposed of, .	-	-	-	-	-
Placed on file, . . . .	-	-	-	-	-
On file, September 30, . .	-	-	-	-	-
Number pending, . . . .	-	-	-	-	-
PLEAS. { Guilty, . . . .	5	1	1	-	1
{ Nolo contendere, .	-	-	3	-	-
{ Not Guilty, . . .	6	2	-	8	-
JUDGMENTS. { Guilty, . . .	10	-	2	2	-
{ Not Guilty, . .	1	1	-	1	-
{ Bound over, . .	-	2	2	-	-
SENTENCES. { Whole No. sentenced, .	10	-	-	-	-
{ To Jail or H. of Cor., .	2	-	-	-	-
{ To Almshouse, . . .	-	-	-	-	-
{ To State Reform Sch'l, .	-	-	-	-	-
{ To fine and impris'm't, .	-	-	-	-	-
{ To fine, . . . .	7	-	2	2	-
Nol. pros'd, or disch'd, &c., .	1	-	-	-	1
Nol. pros'd, or quashed, (in- formality,) . . . .	-	-	-	-	-
Appealed to Superior Ct., .	-	-	-	-	-
Defaulted, . . . .	-	-	-	-	-
Not arrested, . . . .	-	-	-	-	-
Costs accrued, year ending Sept. 30, . . . .	\$87 07	\$29 20	\$25 80	\$27 89	\$8 25
Costs of year paid, . . . .	\$36 80	-	\$7 45	-	\$8 25
Costs of former years paid, .	-	-	-	-	-

*for the year ending September 80, 1864.*

GREAT BARRINGTON—Concluded.						HINSDALE.					
BILLINGS PALMER—Con.						C. J. KITTREDGE.					
G.		H.	J.			A.	G.		J.		
Disturbing school.	Profanity.	Liquor, selling.	Other offences.	Totals.		Assault, felonious.	Common drunkard.	Fornication.	Other offences.	Totals.	
-	-	-	-	-	-	-	-	-	-	-	-
2	1	2	2	29	-	1	1	1	1	4	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
1	1	2	1	13	-	-	1	-	-	1	1
1	-	-	1	8	-	1	-	1	1	1	2
2	-	-	2	18	-	-	-	-	-	-	-
-	-	-	-	8	-	1	-	1	-	2	-
-	-	-	-	4	-	-	-	-	-	-	-
2	1	2	2	17	-	-	-	-	-	-	-
-	-	-	-	2	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
2	1	2	2	2	-	-	-	-	-	-	-
-	-	-	-	16	-	-	-	-	-	-	-
-	-	-	-	2	-	-	-	-	1	1	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	2	-	2	-	-	-	-	-	-	-
\$18 80	\$10 05	\$21 00	\$11 60	\$24 16	\$87 45	\$11 86	\$4 65	\$11 55	\$6 37	\$33 43	\$11 02
\$18 80	\$10 05	-	\$11 60	\$87 45	-	-	\$4 65	-	\$6 37	\$11 02	-

*Cases before Trial Justices,*

BERKSHIRE CO.—Oca.		LENOX.					
TRIAL JUSTICES.		WILLIAM S. TUCKER.					
		B.	C.		G.		
		Assault, and As- sault & Battery.	Larceny.	Malicious mis- chief.	Common drunk- ard.	Drunkenness.	Fornication.
Pros. pend'g Oct. 1, 1863, .		-	-	-	-	-	-
Number on file, . . . .		-	-	-	-	-	-
Commenced during year, .		14	8	2	1	2	4
Pending cases disposed of, .		-	-	-	-	-	-
Placed on file, . . . .		-	-	-	-	-	-
On file, September 30, . .		-	-	-	-	-	-
Number pending, . . . .		-	-	-	-	-	-
PLEAS. { Guilty, . . . .		-	2	-	-	-	-
{ Nolo contendere, . . .		-	-	-	-	-	-
{ Not Guilty, . . . .		12	5	1	1	2	1
JUDGMENTS. { Guilty, . . . .		11	4	-	1	2	-
{ Not Guilty, . . . .		2	3	1	-	-	1
{ Bound over, . . . .		-	1	-	-	-	-
SENTENCES. { Whole No. sentenced, .		11	2	-	-	-	-
{ To Jail or H. of Cor., .		-	2	-	-	-	-
{ To Almshouse, . . . .		-	2	-	-	-	-
{ To State Reform Sch'l, .		-	-	-	-	-	-
{ To fine and impris'm't, .		-	-	-	-	-	-
{ To fine, . . . .		11	-	-	1	-	-
Nol. pros'd, or disch'd, &c., .		2	-	-	-	-	-
Nol. pros'd, or quashed, (in- formality,) . . . .		-	-	-	-	-	-
Appealed to Superior Ct., .		1	-	-	-	-	-
Defaulted, . . . .		-	-	-	-	-	-
Not arrested, . . . .		1	-	1	-	-	-
Costs accrued, year ending Sept. 30, . . . .		\$145 41	\$75 81	\$9 75	\$10 98	\$11 15	\$24 61
Costs of year paid, . . . .		\$124 89	-	-	\$10 98	-	-
Costs of former years paid, .		-	-	-	-	-	-

*for the year ending September 30, 1864.*

LENOX—Concluded.						NEW MARLBOROUGH.			
WILLIAM S. TUCKER—Con.						HARLOW S. UNDERWOOD.			
G.			H.	J.	Totals.	B.	C.	J.	Totals.
Lewdness.	Polygamy.	Vagabond.	Gaming.	Other offences.		Assault, and Assault & Battery.	Larceny.	Other offences.	
1	1	1	1	1	86	5	1	1	7
1	1	1	1	1	2	4	1	1	5
1	1	1	1	1	26	1	1	1	2
1	1	1	1	1	22	4	1	1	5
1	1	1	1	1	7	1	1	1	2
1	1	1	1	1	4	1	1	1	2
1	1	1	1	1	15	4	1	1	5
1	1	1	1	1	8	1	1	1	2
1	1	1	1	1	2	1	1	1	2
1	1	1	1	1	12	4	1	1	5
1	1	1	1	1	2	1	1	1	2
1	1	1	1	1	1	1	1	1	2
1	1	1	1	1	2	1	1	1	2
\$14 84	\$10 85	\$5 50	\$24 25	\$11 67	\$343 77	\$69 83	\$16 82	\$12 47	\$98 62
-	-	-	-	\$11 67	\$147 29	\$40 81	-	\$12 47	\$52 78

*Cases before Trial Justices,*

BERKSHIRE CO.— <i>Con.</i>	N. BECKET.		SANDISFIELD.			
	W. S. HUNTINGTON.		SAMUEL C. PARSONS.			
TRIAL JUSTICES.	B.		A.	B.	F.	
	Assault, and Assault & Battery.	Totals.	Murder.	Assault, and Assault & Battery.	Disturbing the peace.	Totals.
Pros. pend'g Oct. 1, 1863, . . .	-	-	-	-	-	-
Number on file, . . .	-	-	-	-	-	-
Commenced during year, . . .	5	5	2	4	4	10
Pending cases disposed of, . . .	-	-	-	-	-	-
Placed on file, . . .	-	-	2	4	4	10
On file, September 30, . . .	-	-	2	4	4	10
Number pending, . . .	-	-	-	-	-	-
PLEAS, { Guilty, . . .	2	2	-	-	-	-
{ Nolo contendere, . . .	-	-	-	-	-	-
{ Not Guilty, . . .	3	3	2	4	4	10
JUDGMENTS, { Guilty, . . .	4	4	-	4	4	8
{ Not Guilty, . . .	1	1	1	-	-	1
{ Bound over, . . .	-	-	1	-	-	1
SENTENCES, { Whole No. sentenced, . . .	4	4	-	4	4	8
{ To Jail or H. of Cor., . . .	-	-	-	4	-	4
{ To Almshouse, . . .	-	-	-	-	-	-
{ To State Reform Sch'l, . . .	-	-	-	-	-	-
{ To fine and imprison't, . . .	4	4	-	-	-	-
{ To fine, . . .	1	1	-	-	4	4
Nol. pros'd, or disch'd, &c., . . .	-	-	-	-	-	-
Nol. pros'd, or quashed, (informality,) . . .	-	-	-	-	-	-
Appealed to Superior Ct., . . .	-	-	-	-	-	-
Defaulted, . . .	-	-	-	-	-	-
Not arrested, . . .	-	-	-	-	-	-
Costs accrued, year ending Sept. 30, . . .	\$84 50	\$84 50	\$104 89	\$69 05	\$13 15	\$186 59
Costs of year paid, . . .	\$21 70	\$21 70	-	-	\$13 15	\$13 15
Costs of former years paid, . . .	-	-	-	-	-	-

*for the year ending September. 30, 1864.*

[illegible]



*Cases before Trial Justices,*

BERKSHIRE CO.—Con.		STOCK BRIDGE—Concluded.				
TRIAL JUSTICES.		HENRY J. DUNHAM—Con.				
		G.		H.	J.	Totals.
		Common drunk- ard.	Vagrants.	Liquor, selling.	Other offences.	
Pros. pend'g Oct. 1, 1863, .		-	-	-	-	-
Number on file, .		-	-	-	-	-
Commenced during year, .		3	3	4	5	41
Pending cases disposed of, .		-	-	-	-	-
Placed on file, .		-	-	-	-	-
On file, September 30, .		-	-	-	-	-
Number pending, .		-	-	-	-	-
PLEAS.	{ Guilty, .	-	1	-	-	7
	{ Nolo contendere, .	-	-	-	-	-
	{ Not Guilty, .	3	2	4	3	32
JUDGMENTS.	{ Guilty, .	2	2	-	1	23
	{ Not Guilty, .	1	1	1	2	10
	{ Bound over, .	-	-	3	-	4
SENTENCES.	{ Whole No. sentenced, .	2	2	-	1	23
	{ To Jail or H. of Cor., .	-	2	-	-	3
	{ To Almshouse, .	-	-	-	-	-
	{ To State Reform Sch'l, .	-	-	-	-	3
	{ To fine and impris'm't, .	-	-	-	-	-
	{ To fine, .	2	-	-	1	17
Nol. pros'd, or disch'd, &c., .		-	-	-	-	-
Nol. pros'd, or quashed, (in- formality,) .		-	-	-	-	2
Appealed to Superior Ct., .		1	-	-	-	2
Defaulted, .		-	-	-	-	-
Not arrested, .		-	-	-	-	-
Costs accrued, year ending Sept. 30, .		\$53 17	\$36 15	\$72 57	\$46 73	\$516 93
Costs of year paid, .		\$16 15	-	-	\$3 90	\$121 77
Costs of former years paid, .		-	-	-	-	-



## BERKSHIRE COUNTY.

*Cases before Trial Justices,*

TRIAL JUSTICES.	A.	B.	C.	D.
Pros. pend'g Oct. 1. 1862, .	-	-	-	-
Number on file, . . .	-	-	-	-
Commenced during year, .	3	76	50	2
Pending cases disposed of, .	-	-	-	-
Placed on file, . . .	2	4	-	-
On file, September 30, . .	2	4	1	-
Number pending, . . .	-	-	-	-
PLEAS. { Guilty, . . .	-	14	9	1
{ Nolo contendere, . .	-	5	8	-
{ Not guilty, . . .	3	48	31	1
JUDGMENTS. { Guilty, . . .	-	51	20	-
{ Not Guilty, . .	2	5	15	-
{ Bound over, . .	1	-	8	1
SENTENCES. { Whole No. sentenced, . .	-	54	14	-
{ To Jail or H. of Cor., . .	-	10	3	-
{ To Almshouse, . . .	-	-	2	-
{ To State Reform Sch'l, . .	-	-	3	-
{ To fine and impris'm't, . .	-	4	-	-
{ To fine, . . .	-	40	13	-
Nol. pros'd. or disch'd, &c., .	-	3	2	1
Nol. pros'd. or quashed, (in- formality,) . . .	-	1	1	-
Appealed to Superior Ct., .	-	3	-	-
Defaulted, . . .	-	-	-	-
Not arrested, . . .	-	5	2	-
Costs accrued, year ending Sept. 30, . . .	\$116 25	\$609 72	\$486 40	\$13 87
Costs of year paid, . . .	-	385 69	76 14	8 25
Costs of former years paid, .	-	-	-	-

## BERKSHIRE COUNTY.

*for the year ending September 30, 1864.*

E.	F.	G.	H.	J.	TOTALS.
-	-	-	-	-	-
1	5	28	8	12	180
-	-	-	-	-	-
-	4	-	-	-	10
-	4	-	-	1	12
-	-	-	-	-	-
-	-	4	8	2	33
-	-	-	-	1	14
-	5	15	5	6	109
-	5	12	2	6	96
-	-	4	1	2	29
-	-	2	4	-	16
-	5	9	4	5	91
-	-	8	1	-	17
-	-	-	-	-	2
-	-	-	-	-	8
-	-	-	2	-	6
-	5	7	-	5	70
1	-	1	-	1	9
-	-	-	-	-	2
-	-	1	2	-	6
-	-	-	-	-	-
-	-	-	-	-	7
\$2 85	\$21 00	\$238 87	\$139 43	\$99 79	\$1,722 68
2 85	21 00	55 58	-	61 91	610 92
-	-	-	-	-	-

*Cases before Trial Justices,*

BRISTOL COUNTY.		ATTLEBOROUGH.				
TRIAL JUSTICES.		HENRY RICE.				
		A.		B.	C.	
		Assault, with intent to kill.	Assault, with intent to ravish.	Assault, and Assault & Battery.	Burglary, not being armed.	Larceny.
Pros. pend'g Oct. 1, 1863, .		-	-	-	-	-
Number on file, .		-	-	-	-	-
Commenced during year, .		1	1	23	4	6
Pending cases disposed of, .		-	-	-	-	-
Placed on file, .		-	-	-	-	-
On file, September 30, .		-	-	-	-	-
Number pending, .		-	-	1	-	-
PLEAS. { Guilty, .		-	-	5	4	1
		-	-	-	-	-
		1	1	17	-	4
JUDGMENTS. { Nolo contendere, .		-	-	-	-	-
		-	-	-	-	-
		1	1	11	2	4
JUDGMENTS. { Not Guilty, .		-	-	4	2	-
		1	1	-	2	4
SENTENCES. { Whole No. sentenced, .		-	-	13	-	3
		-	-	1	-	1
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	12	-	2
Nol. pros'd, or disch'd, &c., .		-	-	9	-	-
Nol. pros'd, or quash'd, (informality), .		-	-	-	-	-
Appealed to Superior Ct., .		-	-	-	-	-
Defaulted, .		-	-	-	-	-
Not arrested, .		-	-	1	-	-
Costs accrued, year ending Sept. 30, .		\$20 45	\$12 15	\$158 02	\$82 37	\$79 80
Costs of year paid, .		-	-	\$100 27	-	\$14 00
Costs of former years paid, .		-	-	-	-	-

*for the year ending September 30, 1864.*

ATTLEBOROUGH—Concluded.							EASTON.	
HENRY RICE—Con.							ALBERT A. ROTCH.	
C.		G.		H.		Totals.	B.	C.
Malicious mis- chief.	Receiving stolen goods.	Common drunk- and.	Drunkenness.	Liquor, selling.	Liquor nuisance.		Assault, and As- sault & Battery.	Breaking glass.
1	1	1	1	1	1	49	1	1
2	2	2	2	2	2	1	2	2
1	1	1	1	1	1	13	3	1
2	3	1	2	2	1	34	6	1
2	2	2	2	2	1	30	7	1
1	1	1	1	1	1	7	2	1
1	2	1	1	1	1	11	1	1
3	1	1	2	2	1	24	7	1
1	1	1	1	1	1	2	1	1
1	1	1	1	1	1	1	1	1
3	1	1	2	2	1	2	1	1
1	1	1	1	1	1	20	7	1
1	1	1	1	1	1	10	2	1
1	1	1	1	1	1	1	1	1
1	1	1	1	1	1	2	1	1
\$12 90	\$33 50	\$21 72	\$18 25	\$22 92	\$16 05	\$477 68	\$94 00	\$12 40
\$12 90	-	-	\$7 05	-	-	\$184 22	\$68 15	\$6 80

*Cases before Trial Justices,*

BRISTOL COUNTY—Con.		EASTON—Concluded.				
TRIAL JUSTICES.		ALBERT A. BOTCH—Con.				
		C.	F.	G.	H.	Totals.
		Larceny.	Disturbing the peace.	Adultery.	Liquor, selling.	
Pros. pend'g Oct. 1, 1863.		-	-	-	-	-
Number on file.		-	-	-	-	-
Commenced during year.		4	1	2	2	20
Pending cases disposed of.		-	-	-	-	-
Placed on file.		-	-	-	1	1
On file, September 30.		-	-	-	1	1
Number pending.		-	-	-	1	1
PLEAS.	{ Guilty.	1	1	-	-	6
	{ Nolo contendere.	-	-	-	1	1
	{ Not Guilty.	8	-	2	1	12
JUDGMENTS.	{ Guilty.	1	1	-	1	11
	{ Not Guilty.	8	-	2	-	7
	{ Bound over.	-	-	-	-	-
SENTENCES.	{ Whole No. sentenced.	1	1	-	1	11
	{ To Jail or H. of Cor.	-	-	-	-	-
	{ To Almshouse.	-	-	-	-	-
	{ To State Reform Sch'l.	-	-	-	-	-
	{ To fine and impris'm't.	-	-	-	1	1
To fine.		1	1	-	-	10
Nol. pros'd, or disch'd, &c.		3	-	2	-	7
Nol. pros'd, or quash'd, (informality.)		-	-	-	-	-
Appealed to Superior Ct.		-	-	-	1	1
Defaulted.		-	-	-	-	-
Not arrested.		-	-	-	-	1
Costs accrued, year ending Sept. 30.		\$33 20	\$3 35	\$33 80	\$39 90	\$221 65
Costs of year paid.		\$15 20	\$3 35	-	\$21 40	\$119 90
Costs of former years paid.		-	-	-	-	-

*for the year ending September 30, 1864.*

MANSFIELD.					SOMERSET.				
E. M. REED.					WILLIAM P. HOOD.				
B.	G.	H.	J.		B.	C.	H.	J.	
Assault, and As- sault & Battery.	Vagabond.	Liquor nuisance.	Other offences.	Totals.	Assault, and As- sault & Battery.	Burglary, not be- ing armed. Ent'g in night, or Br'k'g & Ent'g in day, not put- ting in fear.	Liquor, selling.	Other offences.	Totals.
-	-	-	-	-	-	-	-	-	-
4	1	1	3	9	2	1	1	4	9
-	-	-	-	-	-	-	1	-	1
-	-	-	-	-	-	-	1	-	1
-	-	-	-	-	-	-	1	-	1
-	-	-	-	-	1	1	1	2	6
3	1	1	3	8	1	-	-	-	1
3	1	-	-	4	2	-	1	2	6
-	-	1	-	1	-	1	-	-	2
-	-	-	2	2	-	1	-	-	2
3	1	-	1	5	2	-	-	2	4
-	1	-	-	1	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
3	-	-	1	4	2	-	-	-	2
-	-	-	-	-	-	-	-	2	2
1	-	-	-	1	-	-	-	-	-
1	-	-	-	1	-	-	-	-	-
\$31 08	\$17 70	\$27 83	\$30 60	\$107 21	\$9 80	\$30 47	\$8 91	\$36 70	\$113 25
\$7 25	-	-	\$19 05	\$26 80	\$9 80	-	\$8 91	\$10 20	\$28 91



*Cases before Trial Justices,*

TRIAL JUSTICES.	BRISTOL COUNTY— <i>Con.</i>		SWANZEY.		TAUNTON.		
			MASON BAENEY.		JAMES P. ELLIS.		
			B.	Totals.	A.	B.	C.
			Assault, and Assault & Battery.		Assault, with Intent to rob.	Assault, and Assault & Battery.	Breaking glass.
Pros. pend'g Oct. 1, 1863, .		-	-	-	-	-	-
Number on file, .		-	-	-	-	-	-
Commenced during year, .		1	1	1	1	26	2
Pending cases disposed of, .		-	-	-	-	-	-
Placed on file, .		-	-	-	-	-	-
On file, September 30, .		-	-	-	-	-	-
Number pending, .		-	-	-	-	-	-
PLEAS. { Guilty, .		-	-	-	-	5	1
{ Nolo contendere, .		-	-	-	-	-	-
{ Not Guilty, .		1	1	1	1	21	1
JUDGMENTS. { Guilty, .		-	-	-	1	20	2
{ Not Guilty, .		1	1	1	5	-	-
{ Bound over, .		-	-	-	1	-	-
SENTENCES. { Whole No. sentenced, .		-	-	-	-	21	2
{ To Jail or H. of Cor., .		-	-	-	-	2	-
{ To Almshouse, .		-	-	-	-	-	-
{ To State Reform Sch'l, .		-	-	-	-	-	-
{ To fine and impris'm't, .		-	-	-	-	-	-
{ To fine, .		-	-	-	-	19	2
Nol pros'd, or disch'd, &c., .		-	-	-	-	4	-
Nol. pros'd, or quashed, (informality,) .		-	-	-	-	-	-
Appealed to Superior Ct., .		-	-	-	-	1	-
Defaulted, .		-	-	-	-	-	-
Not arrested, .		-	-	-	-	-	-
Costs accrued, year ending Sept. 30, .		{ \$10 61		{ \$10 61	\$16 75	\$228 35	\$11 45
Costs of year paid, .					-	\$104 35	\$6 80
Costs of former years paid, .					-	-	-

*for the year ending September 30, 1864.*

## TAUNTON—Continued.

JAMES P. ELLIS—Cea.

C.				G.					
Larceny.	Larceny from person.	Malicious mischief.	Receiving stolen goods.	Adultery.	Common drunkard.	Common night-walker.	Disorderly house.	Drunkennes.	Vagrancy.
-	-	-	-	-	-	-	-	-	-
17	1	3	1	1	10	1	1	71	2
2	-	-	1	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
9	-	1	-	-	7	-	-	52	-
8	1	2	-	1	3	1	1	19	2
11	1	1	-	-	10	-	-	67	1
4	-	2	-	1	2	1	1	4	1
-	1	-	-	-	-	-	-	-	-
10	-	1	-	-	9	-	-	65	1
10	-	-	-	-	7	-	-	10	1
-	-	-	-	-	-	-	-	-	-
-	-	1	-	-	2	-	-	55	-
4	-	2	-	1	-	1	1	4	1
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
\$188 06	\$10 35	\$20 05	\$10 85	\$14 55	\$115 57	\$9 70	\$12 55	\$527 07	\$23 25
\$9 60	-	\$7 00	-	-	-	-	-	\$183 95	-

*Cases before Trial Justices,*

TRIAL JUSTICES.	TAUNTON—Continued.			TAUNTON—Con.	
	JAS. P. ELLIS—Con.			WILLIAM H. FOX.	
	H.	J.		B.	C.
	Liquor, selling.	Other offences.		Assault, and Assault & Battery.	Malicious mischief.
Pros. pend'g Oct. 1, 1863, .	-	-	-	-	-
Number on file, .	-	-	-	-	-
Commenced during year, .	2	7	146	6	1
Pending cases disposed of, .	-	-	-	-	-
Placed on file, .	-	-	8	-	-
On file, September 30, .	-	-	-	2	-
Number pending, .	-	-	-	-	-
PLEAS. { Guilty, .	-	5	80	-	1
{ Nolo contendere, .	-	-	-	-	-
{ Not Guilty, .	2	2	65	6	-
JUDGMENTS. { Guilty, .	-	6	120	3	1
{ Not Guilty, .	2	1	22	3	-
{ Bound over, .	-	1	5	-	-
SENTENCES. { Whole No. sentenced, .	-	5	114	1	1
{ To Jail or H. of Cor., .	-	3	33	-	1
{ To Almshouse, .	-	-	-	-	-
{ To State Reform Sch'l, .	-	-	-	-	-
{ To fine and impris'm't, .	-	-	-	-	-
{ To fine, .	-	2	81	1	-
Nol. pros'd, or disch'd, &c., .	2	1	21	-	-
Nol. pros'd, or quashed, (informality,) .	-	-	-	-	-
Appealed to Superior Ct., .	-	1	2	-	-
Defaulted, .	-	-	-	-	-
Not arrested, .	-	-	-	-	-
Costs accrued, year ending Sept. 30, .	\$11 80	\$60 75	\$1,260 10	\$55 20	\$13 05
Costs of year paid, .	-	-	\$261 80	\$26 60	-
Costs of former years paid, .	-	-	-	-	-

*for the year ending September 30, 1864.*

TAUNTON—Concluded.					WESTPORT.		
WILLIAM H. FOX—Con.					GEORGE H. CLIFFORD.		
C.	G.			Totals.	B.	G.	Totals.
Malicious trespass.	Disorderly house.	Drunkenness.	Indecent exposure.		Assault, and Assault & Battery.	Drunkenness.	
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
8	1	4	1	16	1	1	2
-	-	-	-	-	-	-	-
1	-	-	-	8	-	-	-
-	-	-	-	-	-	-	-
1	-	8	-	5	-	1	1
-	-	-	-	-	-	-	-
2	1	1	1	11	1	-	1
-	-	-	-	-	-	-	-
8	-	4	1	12	-	1	1
-	-	-	-	8	1	-	1
-	1	-	-	1	-	-	-
-	-	-	-	-	-	-	-
2	-	4	1	9	-	1	1
-	-	1	1	8	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
2	-	8	-	6	-	1	1
-	-	-	-	-	-	-	-
-	-	-	-	-	1	-	1
-	-	-	-	-	-	-	-
-	-	1	-	1	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
\$19 20	\$7 70	\$33 95	\$16 05	\$145 15	\$6 65	\$4 65	\$11 80
\$5 60	-	\$9 20	-	\$41 40	-	\$4 65	\$4 65
-	-	-	-	-	\$2 80	-	2 80

## BRISTOL COUNTY.

*Cases before Trial Justices,*

TRIAL JUSTICES.	A.	B.	C.
Pros. pend'g Oct. 1, 1863, .	-	-	-
Number on file, . . .	-	-	-
Commenced during year, .	8	72	52
Pending cases disposed of, .	-	-	-
Placed on file, . . .	-	-	8
On file, September 30, . .	-	2	1
Number pending, . . .	-	1	-
PLEAS. { Guilty, . . .	-	14	23
{ Nolo contendere, . .	-	-	-
{ Not guilty, . . .	3	56	26
JUDGMENTS. { Guilty, . . .	8	46	32
{ Not Guilty, . . .	-	16	12
{ Bound over, . . .	8	-	11
SENTENCES. { Whole No. sentenced, . . .	-	47	24
{ To Jail or H. of Cor., . . .	-	8	12
{ To Almshouse, . . .	-	-	-
{ To State Reform Sch'l, . . .	-	-	-
{ To fine and impris'm't, . . .	-	-	-
{ To fine, . . .	-	44	12
Nol. pros'd, or disch'd, &c., .	-	16	9
Nol. pros'd, or quashed, (in- formality,) . . .	-	-	-
Appealed to Superior Ct., . .	-	2	-
Defaulted, . . .	-	-	-
Not arrested, . . .	-	2	1
Costs accrued, year ending Sept. 30, . . .	\$48 35	\$593 71	\$584 52
Costs of year paid, . . .	-	316 42	78 00
Costs of former years paid, .	-	2 80	-

## BRISTOL COUNTY.

*for the year ending September 30, 1864.*

F.	G.	H.	J.	TOTALS.
-	-	-	-	-
1	100	10	14	252
-	-	-	-	-
-	-	2	-	5
-	-	2	-	5
-	-	2	-	8
1	64	2	7	111
-	-	1	-	1
-	86	7	5	183
1	89	5	8	184
-	10	3	1	42
-	8	1	8	21
1	85	3	8	168
-	21	-	8	89
-	-	-	-	-
-	-	-	-	-
-	-	3	-	8
1	64	-	3	124
-	11	2	3	41
-	-	-	-	-
-	1	1	1	5
-	-	-	-	-
-	-	1	-	4
\$8 85	\$856 51	\$127 41	\$128 05	\$2,846 90
8 85	154 85	80 31	29 25	617 18
-	-	-	-	2 80

*Cases before Trial Justices,*

DUKES COUNTY.		EDGARTOWN.						
TRIAL JUSTICES.		JEREMIAH PEASE.						
		A.	B.	C.	D.	G.	J.	
		Murder.	Assault, and Assault & Battery.	Larceny from person.	Counterfeit bank bills, having, uttering, &c.	Adultery.	Other offences.	Totals.
Pros. pend'g Oct. 1, 1863, .		-	-	-	-	-	-	-
Number on file, .		-	-	-	-	-	-	-
Commenced during year, .		1	1	2	1	1	1	7
Pending cases disposed of, .		1	1	2	1	1	1	7
Placed on file, .		-	-	-	-	-	-	-
On file, September 30, .		-	-	-	-	-	-	-
Number pending, .		-	-	-	-	-	-	-
PLEAS.	{ Guilty, . . .	-	-	-	-	-	-	-
	{ Nolo contendere, .	-	-	-	-	-	-	-
	{ Not Guilty, .	1	1	2	1	1	1	7
JUDGMENTS.	{ Guilty, .	1	1	2	1	1	1	7
	{ Not Guilty, .	-	-	-	-	-	-	-
	{ Bound over, .	1	-	1	1	1	1	5
SENTENCES.	{ Whole No. sentenced, .	-	1	2	-	-	-	3
	{ To Jail or H. of Cor., .	-	-	-	-	-	-	-
	{ To Almshouses, .	-	-	-	-	-	-	-
	{ To State Reform Sch'l, .	-	-	-	-	-	-	-
	{ To fine and impris'm't, .	-	-	-	-	-	-	-
	{ To fine, . . .	-	1	1	-	-	-	2
Nol. pros'd, or disch'd, &c., .		-	-	-	-	-	-	-
Nol. pros'd, or quashed, (informality,) . . .		-	-	-	-	-	-	-
Appealed to Superior Ct., .		1	-	1	1	1	1	5
Defaulted, . . .		-	-	-	-	-	-	-
Not arrested, . . .		-	-	-	-	-	-	-
Costs accrued, year ending Sept. 30, . . .		\$106 10	\$5 25	\$14 70	\$29 40	\$6 35	\$9 75	\$171 55
Costs of year paid, . . .		106 10	5 25	14 70	29 40	6 35	9 75	171 55
Costs of former years paid, .		-	-	-	-	-	-	-





*Cases before Trial Justices,*

ESSEX COUNTY— <i>Con.</i>		ANDOVER.					
		SAMUEL MERRILL.					
		B.		C.	G.	J.	
TRIAL JUSTICES.		Assault with dangerous weapon.	Assault, and Assault & Battery.	Malicious trespass.	Drunkenness.	Other offences.	Totals.
Pros. pend'g Oct. 1, 1863,		-	-	-	-	-	-
Number on file, .		-	-	-	-	-	-
Commenced during year, .		1	4	1	3	2	11
Pending cases disposed of, .		-	-	-	-	-	-
Placed on file, .		-	-	-	-	-	-
On file, September 30, .		-	-	-	-	-	-
Number pending, .		-	-	-	-	2	2
PLEAS. { Guilty, .		-	1	-	3	-	4
{ Nolo contendere, .		-	-	-	-	-	-
{ Not Guilty, .		1	-	1	-	-	2
JUDGMENTS. { Guilty, .		-	3	-	-	-	3
{ Not Guilty, .		-	-	-	-	-	-
{ Bound over, .		-	1	-	-	-	1
SENTENCES. { Whole No. sentenced, .		-	3	-	-	-	3
{ To Jail or H. of Cor., .		-	-	-	-	-	-
{ To Almshouses, .		-	-	-	-	-	-
{ To State Reform Sch'l, .		-	-	-	-	-	-
{ To fine and impris'm't, .		-	-	-	-	-	-
{ To fine, .		-	3	-	-	-	3
Nol. pros'd, or disch'd, &c.,		1	-	1	3	-	5
Nol. pros'd, or quashed, (informality,) .		-	-	-	-	-	-
Appealed to Superior Ct., .		-	-	-	-	-	-
Defaulted, .		-	-	-	-	-	-
Not arrested, .		-	-	-	-	1	1
Costs accrued, year ending Sept. 30, .		\$10 09	\$28 58	\$5 80	\$23 35	-	\$67 82
Costs of year paid, .		\$10 09	\$28 58	\$5 80	\$23 35	-	\$67 82
Costs of former years paid, .		-	-	-	-	-	-

*for the year ending September 30, 1864.*

## BEVERLY.

## JAMES HILL.

B.	C.			G.					J.	
Assault, and Assault & Battery.	Ent'g in night, or Breaking & Ent'g in day, not putting in fear.	Larceny.	Malicious mischief.	Adultery.	Common drunkard.	Common scold.	Drunkenness.	Idle & disorderly person.	Other offences.	Totals.
-	-	-	-	-	-	-	-	-	1	1
22	3	6	4	2	1	1	1	1	3	44
-	-	-	-	-	-	-	-	-	1	1
-	-	-	-	-	-	-	-	-	-	-
4	3	3	-	-	1	-	1	-	2	14
18	-	3	4	2	-	1	-	1	2	31
7	-	5	3	-	1	1	1	1	3	22
14	-	1	1	-	-	-	-	-	-	16
-	3	-	-	2	-	-	-	-	1	6
7	-	5	3	-	1	1	1	1	3	22
-	-	4	-	-	1	1	-	1	3	5
-	-	-	-	-	-	-	-	-	-	5
-	-	-	-	-	-	-	-	-	-	-
7	-	1	3	-	-	-	1	-	-	12
1	-	1	1	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	-	-	-
-	-	1	1	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	-	-	-
\$92 35	\$13 70	\$49 60	\$20 70	\$12 35	\$5 45	\$8 30	\$6 35	\$10 60	\$36 40	\$256 30
\$41 80	-	-	-	-	-	-	\$6 35	-	-	\$48 15

*Cases before Trial Justices,*

ESSEX COUNTY—Con.		DANVERS.					
TRIAL JUSTICES.		ISRAEL W. ANDREWS.					
		A.	B.	C.			
		Assault, alone.	Assault, and Assault & Battery.	Larceny.	Larceny from person.	Malicious mischief.	Receiving stolen goods.
Pros. pend'g Oct. 1, 1863, . . .		-	-	-	-	-	-
Number on file, . . .		-	-	-	-	-	-
Commenced during year, . . .		1	15	9	1	2	1
Pending cases disposed of, . . .		-	-	-	-	-	-
Placed on file, . . .		-	-	-	-	-	-
On file, September 30, . . .		-	-	-	-	-	-
Number pending, . . .		-	-	2	-	-	-
PLEAS.	{ Guilty, . . .	-	3	2	-	-	-
	{ Nolo contendere, . . .	-	-	-	-	-	-
{ Not Guilty, . . .		1	12	5	1	2	1
JUDGMENTS.	{ Guilty, . . .	-	12	4	-	2	-
	{ Not Guilty, . . .	-	3	2	1	-	-
	{ Bound over, . . .	1	-	-	-	1	1
SENTENCES.	{ Whole No. sentenced, . . .	-	12	3	-	1	-
	{ To Jail or H. of Cor., . . .	-	1	1	-	1	-
	{ To Almshouse, . . .	-	-	-	-	-	-
	{ To State Reform Sch'l, . . .	-	-	-	-	-	-
	{ To fine and impris'm't, . . .	-	-	-	-	-	-
	{ To fine, . . .	-	11	2	-	-	-
Nol. pros'd, or disch'd, &c., . . .		-	3	2	1	-	1
Nol. pros'd, or quashed, (informality,) . . .		-	-	-	-	-	-
Appealed to Superior Ct., . . .		-	3	-	-	-	-
Defaulted, . . .		-	-	-	-	-	-
Not arrested, . . .		-	-	-	-	-	-
Costs accrued, year ending Sept. 30, . . .		\$7 50	\$105 46	\$58 60	\$5 15	\$11 65	\$7 65
Costs of year paid, . . .		-	\$27 80	\$14 75	-	-	-
Costs of former years paid, . . .		-	-	-	-	-	-

*for the year ending September 30, 1864.*

## DANVERS—Concluded.

ISRAEL W. ANDREWS—Con.

D.	F.	G.				H.	J.	Total.
Embezzlement.	Disturbing the peace.	Cruelty.	Drunkennes.	Profanity.	Vagabond.	Liquor, selling.	Other offences.	
-	-	-	-	-	-	-	-	-
1	1	1	3	2	1	1	4	43
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	1	3
-	-	-	-	-	-	-	-	5
1	1	1	3	2	1	1	3	35
-	1	-	3	1	1	-	1	25
-	-	-	-	1	-	-	-	7
-	-	1	-	-	-	1	1	6
-	1	-	3	1	1	-	1	28
-	1	-	2	-	1	-	-	7
-	-	-	-	-	-	-	-	-
-	-	-	1	1	-	-	1	16
1	-	-	-	1	-	-	1	10
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	3
\$14 15	\$4 60	\$7 65	\$41 80	\$13 40	\$9 60	\$8 65	\$19 10	\$314 46
-	-	-	\$10 05	-	-	-	\$6 00	\$53 10

ESSEX COUNTY—Con.			ESSEX.		GEORGETOWN.				
TRIAL JUSTICES.			D. CHOATE.		ORLANDO B. TENNEY.				
			B.	-	B.		C.		
	Assault, and Assault & Battery.	Total.	Assault, aggravated.	Assault, and Assault & Battery.	Larceny.	Larceny from person.	Malignant mischief.		
Pros. pend'g Oct. 1, 1863, .	-	-	-	-	-	-	-		
Number on file, .	-	-	-	-	-	-	-		
Commenced during year, .	1	1	1	8	1	8	1		
Pending cases disposed of, .	-	-	-	-	-	-	-		
Placed on file, .	-	-	-	-	-	-	-		
On file, September 30, .	-	-	-	-	-	-	-		
Number pending, .	-	-	-	-	-	-	-		
PLEAS. { Guilty, .	-	-	-	1	1	1	-		
{ Nolo contendere, .	-	-	-	-	-	-	-		
{ Not guilty, .	1	1	1	2	-	2	1		
JUDGMENTS. { Guilty, .	1	1	1	2	1	1	1		
{ Not Guilty, .	-	-	-	1	-	2	-		
{ Bound over, .	-	-	-	-	-	-	-		
SENTENCES. { Whole No. sentenced, .	1	1	1	2	1	1	1		
{ To Jail or H. of Cor., .	-	-	-	-	-	1	-		
{ To Almshouses, .	-	-	-	-	-	-	-		
{ To State Reform Sch'l, .	-	-	-	-	-	-	-		
{ To fine and impris'm't, .	-	-	-	-	-	-	-		
{ To fine, .	1	1	1	2	1	-	1		
Nol. pros'd, or disch'd, &c., .	-	-	-	1	-	2	-		
Nol. pros'd, or quashed, (informality,) .	-	-	-	-	-	-	-		
Appealed to Superior Ct., .	-	-	-	1	-	-	1		
Defaulted, .	-	-	-	-	-	-	-		
Not arrested, .	-	-	-	-	-	-	-		
Costs accrued, year ending Sept. 30, .	\$12 32	\$12 32	\$10 80	\$20 65	\$6 45	\$13 95	\$2 65		
Costs of year paid, .	\$12 32	\$12 32	\$10 80	\$14 10	\$6 45	-	-		
Costs of former years paid, .	-	-	-	-	-	-	-		



*Cases before Trial Justices,*

ESSEX COUNTY—Con.		MARBLEHEAD.						
		WILLIAM FABENS.						
TRIAL JUSTICES.	B.	C.		F.	G.			
	Assault, and Assault & Battery.	Larceny.	Malicious trespass.	Receiving stolen goods.	Disturbing the peace.	Common drunkard.	Disturbing meeting.	Drunkenness.
Pros. pend'g Oct. 1, 1863, .	-	-	-	-	-	-	-	-
Number on file, .	-	-	-	-	-	-	-	-
Commenced during year, .	28	9	8	1	6	10	5	3
Pending cases disposed of, .	-	-	-	-	-	-	-	-
Placed on file, .	-	-	-	-	-	-	-	-
On file, September 30, .	-	-	-	-	-	-	-	-
Number pending, .	-	-	-	-	-	-	-	-
PLEAS, { Guilty, .	-	-	1	-	-	-	-	-
{ Nolo contendere, .	-	-	-	-	-	-	-	-
{ Not Guilty, .	28	9	7	1	6	9	5	3
JUDGMENTS, { Guilty, .	25	7	4	1	5	6	5	2
{ Not Guilty, .	3	2	4	-	1	4	-	1
{ Bound over, .	-	2	-	1	-	-	-	-
SENTENCES, { Whole No. sentenced, .	25	5	4	-	5	6	5	2
{ To Jail or H. of Cor., .	3	1	-	-	2	3	-	-
{ To Almshouse, .	-	-	-	-	-	3	-	-
{ To State Reform Sch'l, .	-	-	-	-	-	-	-	-
{ To fine and imprison't, .	-	-	-	-	-	-	-	-
{ To fine, .	22	4	4	-	1	-	5	2
Nol. pros'd, or disch'd, &c., .	3	-	-	-	-	-	-	-
Nol. pros'd, or quashed, (informality,) .	-	-	-	-	-	-	-	-
Appealed to Superior Ct., .	-	-	-	-	-	-	-	-
Defaulted, .	-	-	-	-	-	-	-	-
Not arrested, .	-	-	-	-	-	-	-	-
Costs accrued, year ending Sept. 30, .	\$142 40	\$60 40	\$55 20	\$8 35	\$53 20	\$68 23	\$27 15	\$9 14
Costs of year paid, .	142 40	60 40	55 20	8 35	53 20	68 23	27 15	9 14
Costs of former years paid, .	-	-	-	-	-	-	-	-





*Cases before Trial Justices,*

ESSEX COUNTY— <i>Con.</i>	ROCKPORT.					
	GEORGE D. HALE.					
	B.	C.	G.	H.	J.	
TRIAL JUSTICES.	Assault, and As- sault & Battery.	Breaking glass.	Drunkennes.	Liquor, selling.	Other offences.	Totals.
Pros. pend'g Oct. 1, 1863.	-	-	-	-	-	-
Number on file.	-	-	-	-	-	-
Commenced during year.	8	2	7	2	4	18
Pending cases disposed of.	-	-	-	-	-	-
Placed on file.	-	-	-	-	-	-
On file, September 30.	-	-	7	-	-	7
Number pending.	-	-	-	-	-	-
PLEAS. { Guilty.	8	2	3	-	2	10
{ Nolo contendere.	-	-	-	-	-	-
{ Not Guilty.	-	-	4	2	2	8
JUDGMENTS. { Guilty.	3	2	7	2	2	16
{ Not Guilty.	-	-	-	-	2	2
{ Bound over.	-	-	-	-	-	-
SENTENCES. { Whole No. sentenced.	3	2	-	-	-	5
{ To Jail or H. of Cor.	-	-	-	-	-	-
{ To Almshouse.	-	-	-	-	-	-
{ To State Reform Sch'l.	-	-	-	-	-	-
{ To fine and impris'm't.	3	-	-	-	-	3
{ To fine.	-	2	-	-	-	2
Nol. pros'd, or disch'd, &c.	-	-	-	-	-	-
Nol. pros'd, or quashed, (in- formality.)	-	-	-	-	-	-
Appealed to Superior Ct.	3	-	-	2	-	5
Defaulted.	-	-	-	-	-	-
Not arrested.	-	-	-	-	-	-
Costs accrued, year ending Sept. 30.	\$11 80	\$10 45	\$35 04	\$21 38	\$10 55	\$89 22
Costs of year paid.	\$31 60	\$10 45	\$35 04	-	\$10 55	\$87 64
Costs of former years paid.	-	-	8 10	-	-	8 10

*for the year ending September 30, 1864.*

SALISBURY.								SAUGUS.			
GEORGE TURNER.								ELIJAH P. ROBINSON.			
A.	B.	C.		F.	G.		Totals.	B.	C.	J.	Totals.
Assault, felonious.	Assault, and Assault & Battery.	Malicious mischief.	Malicious trespass.	Disturbing the peace.	Common drunk and.	Drunkenness.		Assault, and Assault & Battery.	Ent'g in night, or Br'g & Ent'g in day, not putting in fear.	Other offences.	
-	-	-	-	-	-	-	-	-	-	-	-
1	10	4	4	4	1	6	30	4	1	1	6
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	4	-	4	4	-	6	18	-	-	-	-
1	6	4	-	-	1	-	12	2	1	-	3
1	7	3	4	4	1	6	26	-	-	-	-
-	-	1	-	-	-	-	1	2	1	-	3
-	-	-	-	-	-	-	-	-	-	-	-
-	7	3	4	4	1	6	25	-	-	-	-
-	-	-	-	-	1	-	1	-	-	-	-
-	7	3	4	4	-	6	24	-	-	-	-
1	3	1	-	-	-	-	5	2	1	-	3
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
\$23 50	\$50 80	\$22 36	\$10 50	\$25 55	\$9 70	\$30 55	\$172 96	\$17 45	\$16 05	\$2 40	\$35 90
-	50 80	22 36	10 50	25 55	-	30 55	139 76	\$5 00	-	-	\$5 00
-	-	-	-	-	-	-	-	-	-	-	-

*Cases before Trial Justices,*

ESSEX COUNTY— <i>Con.</i>	SOUTH DANVERS.					
	BENJAMIN C. PERKINS.					
	B.	C.		F.	G.	
	Assault and Assault & Battery.	Larceny.	Malicious mischief.	Disturbing the peace.	Common drunkard.	Drunkennes.
TRIAL JUSTICES.						
Pros. pend'g, Oct. 1, 1863,	-	-	-	-	-	-
Number on file, . . .	-	-	-	-	-	-
Commenced during year, . .	14	10	8	5	9	1
Pending cases disposed of, .	-	-	-	-	-	-
Placed on file, . . .	-	-	-	-	-	-
On file, September 30, . . .	-	-	-	-	-	-
Number pending, . . .	-	-	-	-	-	-
PLEAS. { Guilty, . . .	2	-	-	-	-	-
{ Nolo contendere, . .	2	-	-	-	-	-
{ Not Guilty, . . .	10	10	8	5	9	1
JUDGMENTS. { Guilty, . . .	7	1	8	1	7	1
{ Not Guilty, . . .	7	5	-	2	2	-
{ Bound over, . . .	7	4	-	1	-	-
SENTENCES. { Whole No. sentenced, . . .	4	1	8	1	7	1
{ To Jail or H. of Cor., . . .	2	-	1	-	4	-
{ To Almsbouses, . . .	-	-	-	-	2	1
{ To State Reform Sch'l, . . .	-	-	-	-	-	-
{ To fine and impris'm't, . . .	-	-	-	-	-	-
{ To fine, . . .	2	1	2	1	-	-
Nol. pros'd, or disch'd, &c., . .	-	-	-	1	-	-
Nol. pros'd, or quashed, (informality,) . . .	-	-	-	-	-	-
Appealed to Superior Ct., . . .	8	-	-	-	1	-
Defaulted, . . .	-	-	-	-	-	-
Not arrested, . . .	-	-	-	-	-	-
Costs accrued, year ending Sept. 30, . . .	\$39 28	\$71 45	\$24 15	\$37 15	\$85 15	\$5 90
Costs of year paid, . . .	\$40 80	\$38 95	-	\$11 55	\$63 70	-
Costs of former years paid, . .	85 60	21 50	-	-	28 45	-

*for the year ending September 30, 1864.*

[illegible]

## ESSEX COUNTY.

*Cases before Trial Justices,*

TRIAL JUSTICES.	A.	B.	C.	D.
Pros. pend'g Oct. 1. 1862, .	-	-	-	-
Number on file, . . . .	-	-	-	-
Commenced during year, .	2	123	91	2
Pending cases disposed of, .	-	-	-	-
Placed on file, . . . .	-	-	-	-
On file, September 30, . .	-	-	-	-
Number pending, . . . .	-	-	2	-
PLEAS. { Guilty, . . . .	-	22	24	-
{ Nolo contendere, .	-	2	-	-
{ Not guilty, . . .	2	94	63	2
JUDGMENTS. { Guilty, . . .	1	81	49	1
{ Not Guilty, .	-	81	21	-
{ Bound over, .	1	9	18	-
SENTENCES. { Whole No. sentenced, .	-	78	44	1
{ To Jail or H. of Cor., .	-	7	12	-
{ To Almshouse, . . .	-	-	-	-
{ To State Reform Sch'l, .	-	-	-	-
{ To fine and impris'm't, .	-	8	-	-
{ To fine, . . . .	-	68	32	1
Nol. pros'd. or disch'd, &c., .	1	16	12	1
Nol. pros'd. or quashed, (in- formality,) . . . . .	-	-	-	-
Appealed to Superior Ct., .	-	10	3	-
Defaulted, . . . . .	-	-	-	-
Not arrested, . . . . .	-	2	1	-
Costs accrued, year ending Sept. 30, . . . . .	\$31 00	\$714 83	\$604 21	\$20 55
Costs of year paid, . . . .	-	507 29	252 91	6 40
Costs of former years paid, .	-	35 60	21 50	-

## ESSEX COUNTY.

*for the year ending September, 30, 1864.*

F.	G.	H.	J.	TOTALS.
-	-	-	1	1
-	-	-	-	-
28	117	27	28	418
-	-	-	1	1
-	2	-	-	2
-	9	-	-	9
-	-	-	8	5
11	42	-	8	107
-	-	-	-	2
17	74	27	17	296
22	96	9	14	278
4	12	7	4	79
1	5	2	4	40
22	87	5	12	249
4	19	8	-	45
-	11	-	4	15
-	-	-	-	-
-	-	1	-	4
16	56	1	8	182
1	7	10	4	52
-	-	-	-	-
-	1	5	1	20
-	-	-	-	-
-	-	-	1	4
\$209 00	\$778 84	\$202 89	\$157 00	\$2,717 82
156 30	526 47	137 50	58 45	1,645 32
-	58 48	-	-	115 58

*Cases before Police Courts,*

FRANKLIN COUNTY.	CONWAY.				GREENFIELD.	
TRIAL JUSTICES.	H. W. BILLINGS.				A. BRAINARD.	
	B.	C.	G.	Totals.	B.	C.
	Assault, and Assault & Battery.	Breaking glass.	Common drunk-and.		Assault, and Assault & Battery.	Larceny.
Proa. pend'g Oct. 1, 1863, . . .	-	-	-	-	-	-
Number on file, . . .	-	-	-	-	-	-
Commenced during year, . . .	1	1	1	3	23	6
Pending cases disposed of, . . .	-	-	-	-	-	-
Placed on file, . . .	-	-	-	-	-	-
On file, September 30, . . .	-	-	-	-	-	-
Number pending, . . .	-	-	-	-	-	-
PLEAS. { Guilty, . . .	1	-	1	2	1	-
{ Nolo contendere, . . .	-	-	-	-	4	-
{ Not Guilty, . . .	-	1	-	1	18	6
JUDGMENTS. { Guilty, . . .	1	1	1	3	22	4
{ Not Guilty, . . .	-	-	-	-	1	2
{ Bound over, . . .	-	-	-	-	-	1
SENTENCES. { Whole No. sentenced, . . .	1	1	1	3	22	3
{ To Jail or H. of Cor., . . .	-	-	-	-	-	2
{ To Almshouse, . . .	-	-	-	-	-	-
{ To State Reform Sch'l, . . .	-	-	-	-	-	-
{ To fine and impris'm't, . . .	-	-	-	-	-	-
{ To fine, . . .	1	1	1	3	16	1
Nol. pros'd, or disch'd, &c., . . .	-	-	-	-	6	2
Nol. pros'd, or quashed, (informality,) . . .	-	-	-	-	-	-
Appealed to Superior Ct., . . .	-	-	-	-	-	-
Defaulted, . . .	-	-	-	-	-	-
Not arrested, . . .	-	-	-	-	-	-
Costs accrued, year ending Sept. 30, . . .	\$7 45	\$10 85	\$8 85	\$27 15	\$289 07	\$80 00
Costs of year paid, . . .	\$7 45	\$10 85	\$8 85	\$27 15	\$182 88	\$33 80
Costs of former years paid, . . .	-	-	-	-	-	-

*for the year ending September 30, 1864.*

## GREENFIELD—Continued.

## ALMOND BRAINARD—Con.

F.	G.						H.	J.	Totals.
Disturbing the peace.	Adultery.	Common drunkard.	Disorderly house.	Drunkenness.	Fornication.	Lewdness.	Liquor, selling.	Other offences.	
-	-	-	-	-	-	-	-	-	-
1	1	1	1	2	1	1	1	3	41
-	-	-	-	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	1
-	-	-	-	1	-	-	-	-	2
1	1	1	1	1	1	1	1	-	4
-	-	-	-	-	-	-	-	-	32
1	-	1	-	2	-	1	-	-	29
1	1	-	1	-	-	-	1	-	4
-	-	-	-	2	-	-	-	-	5
-	-	-	-	-	-	1	-	-	28
-	-	-	-	-	-	-	-	-	2
-	-	-	-	1	-	-	-	-	18
-	4	-	-	-	1	-	-	-	9
-	-	-	-	1	-	-	1	-	2
\$27 35	\$32 10	\$8 50	\$10 15	\$44 25	\$26 65	\$19 15	\$48 05	\$24 85	\$610 12
\$27 85	-	-	-	\$17 55	-	-	-	-	\$261 58



*Cases before Trial Justices,*

FRANKLIN COUNTY— <i>Con.</i>		GREENFIELD— <i>Continued.</i>					
TRIAL JUSTICES.		WENDELL T. DAVIS.					
		B.	C.		D.		G.
		Assault, and Assault & Battery.	Breaking glass.	Larceny.	Counterfeit bank bills, having, uttering, &c.	False pretences.	Common drunkard.
Pros. pend'g Oct. 1, 1863, . . .		-	-	-	-	-	-
Number on file, . . .		-	-	-	-	-	-
Commenced during year, . . .		39	2	5	1	1	4
Pending cases disposed of, . . .		39	-	5	-	-	-
Placed on file, . . .		-	-	-	-	-	-
On file, September 30, . . .		-	-	-	-	-	-
Number pending, . . .		-	-	-	-	-	-
PLEAS.	{ Guilty, . . .	7	-	-	-	-	4
	{ Nolo contendere, . . .	-	2	-	-	-	-
	{ Not Guilty, . . .	32	1	5	1	1	4
JUDGMENTS.	{ Guilty, . . .	28	-	2	1	1	3
	{ Not Guilty, . . .	15	1	3	-	-	1
	{ Bound over, . . .	1	-	1	1	-	-
SENTENCES.	{ Whole No. sentenced, . . .	21	-	1	-	-	3
	{ To Jail or H. of Cor., . . .	8	-	-	-	-	1
	{ To Almshouse, . . .	-	-	-	-	1	-
	{ To State Reform Sch'l, . . .	-	-	-	-	-	-
	{ To fine and impris'm't, . . .	11	-	1	-	-	-
To fine, . . .		17	-	2	-	-	-
Nol. pros'd, or disch'd, &c., . . .		18	1	-	-	-	1
Nol. pros'd, or quash'd, (informality,) . . .		-	-	-	-	-	-
Appealed to Superior Ct., . . .		3	-	-	-	-	2
Defaulted, . . .		-	-	1	-	-	-
Not arrested, . . .		-	-	-	-	-	-
Costs accrued, year ending Sept. 30, . . .		\$400 63	\$28 95	\$38 80	\$17 56	\$10 85	\$53 75
Costs of year paid, . . .		\$147 51	-	\$17 14	-	-	-
Costs of former years paid, . . .		-	-	-	-	-	-

for the year ending September 30, 1864.

GREENFIELD— <i>Concluded.</i>						MONTAGUE.			
WENDELL T. DAVIS— <i>Con.</i>						SANFORD GODDARD.			
G.				J.	Totals.	C.	G.	H.	Totals.
Drunkenness.	House of ill fame.	Lewdness.	Unwholesome provisions, selling, &c.	Other offences.		Larceny.	House of ill fame.	Liquor, selling.	
—	—	—	—	—	—	—	—	—	—
3	1	1	1	2	60	1	1	1	8
—	—	—	—	—	44	—	—	—	—
—	—	—	—	—	—	—	—	—	—
6	—	—	—	—	6	—	—	—	—
—	—	—	—	—	11	—	—	—	—
—	—	—	—	—	2	—	—	—	—
8	1	1	1	2	52	1	1	1	8
8	—	—	1	2	36	1	1	1	8
—	—	—	—	—	20	—	—	—	—
—	—	—	—	2	5	—	—	—	—
8	—	—	1	—	29	1	1	1	8
1	—	—	—	—	5	—	—	—	—
—	—	—	—	—	1	—	—	—	—
—	—	—	—	—	12	—	—	1	1
2	—	—	—	—	21	1	—	—	1
—	1	1	—	—	22	—	—	—	—
—	—	—	—	—	—	—	—	—	—
1	—	—	—	—	6	—	—	—	—
—	—	—	—	—	1	—	—	—	—
\$42 50	\$12 27	\$6 95	\$42 15	—	\$704 41	\$9 35	\$26 45	\$28 75	\$64 55
\$17 85	—	—	—	—	\$182 50	\$9 35	—	—	\$9 35

*Cases before Trial Justices,*

TRIAL JUSTICES.	FRANKLIN CO.— <i>Con.</i>		NEW SALEM.		O R A N G E.					
			F. R. HASKELL.		HIRAM WOODWARD.					
			C.		B.	C.	G.	J.		
			Larceny.	Totals.	Assault, and Assault & Battery.	Larceny.	Common drunk-art.	Other offences.		Totals.
Pros. pend'g Oct. 1, 1863, .	-	-	-	-	-	-	-	-	-	-
Number on file, .	-	-	-	-	-	-	-	-	-	-
Commenced during year, .	1	1	8	5	1	2	16			
Pending cases disposed of, .	-	-	-	-	-	-	-	-	-	-
Placed on file, .	-	-	-	-	-	-	-	-	-	-
On file, September 30, .	-	-	-	-	-	-	-	-	-	-
Number pending, .	-	-	-	-	-	-	-	-	-	-
PLEAS. { Guilty, .	-	-	3	2	1	-	6			
{ Nolo contendere, .	-	-	-	-	-	-	-	-	-	-
{ Not Guilty, .	1	1	4	2	-	2	8			
JUDGMENTS. { Guilty, .	-	-	6	2	-	2	10			
{ Not Guilty, .	-	-	1	1	-	-	2			
{ Bound over, .	1	1	-	1	-	2	3			
SENTENCES. { Whole No. sentenced, .	-	-	-	-	-	-	-	-	-	-
{ To Jail or H. of Cor., .	-	-	-	-	-	1	1			
{ To Almshouse, .	-	-	-	-	-	-	-	-	-	-
{ To State Reform Sch'l, .	-	-	-	-	-	-	-	-	-	-
{ To fine and impris'm't, .	-	-	-	-	-	-	-	-	-	-
{ To fine, .	-	-	6	2	-	-	8			
Nol. pros'd, or disch'd, &c., .	-	-	1	1	-	-	2			
Nol. pros'd, or quash'd, (informality,) .	-	-	-	-	-	-	-	-	-	-
Appealed to Superior Ct., .	-	-	-	-	-	-	-	-	-	-
Defaulted, .	-	-	-	-	-	-	-	-	-	-
Not arrested, .	-	-	1	1	-	-	2			
Costs accrued, year ending Sept. 30, .	\$23 65		\$28 65		\$51 10	\$34 90	\$15 30	\$30 70	\$122 00	
Costs of year paid, .	-	-	\$41 00		\$21 05		-	-	62 05	
Costs of former years paid, .	-	-					-	-		

*for the year ending September 30, 1864.*

SHELBURNE.						SUNDERLAND.	
ZEBULON W. FIELD.						HORACE LYMAN.	
B.		C.	G.		Totals.	B.	Totals.
Assault with dan- gerous weapon.	Assault, and As- sault & Battery.	Larceny.	Drunkenness.	Lewdness.		Assault, and As- sault & Battery.	
-	-	-	-	-	-	-	-
1	7	5	8	1	17	-	-
-	-	-	-	-	-	1	1
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	8	-	8	-	-
1	7	4	-	-	12	1	1
1	-	8	8	-	7	1	1
1	-	-	-	-	1	-	-
-	-	2	-	-	2	-	-
-	8	1	8	-	7	1	1
-	-	-	-	1	1	-	-
-	-	-	-	-	-	-	-
-	8	1	8	-	7	1	1
-	4	1	-	-	5	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	1	-	-	1	-	-
\$21 45	\$76 25	\$88 48	\$18 75	\$12 65	\$211 98	\$7 19	\$7 19
-	\$50 05	\$10 75	\$18 75	-	\$79 55	-	-

## FRANKLIN COUNTY.

*Cases before Trial Justices,*

TRIAL JUSTICES.	A.	B.	C.
Pros. pend'g Oct. 1, 1863, .	-	-	-
Number on file, .	-	-	-
Commenced during year, .	79	26	2
Pending cases disposed of, .	40	5	-
Placed on file, .	-	-	-
On file, September 30, .	-	-	-
Number pending, .	-	-	-
PLEAS. { Guilty, .	12	2	-
{ Nolo contendere, .	4	2	-
{ Not Guilty, .	63	21	2
JUDGMENTS. { Guilty, .	54	13	2
{ Not Guilty, .	18	7	-
{ Bound over, .	1	6	1
SENTENCES. { Whole No. sentenced, .	48	7	-
{ To Jail or H. of Cor., .	3	2	-
{ To Alms-house, .	-	-	1
{ To State Reform Sch'l, .	-	-	-
{ To fine and impris'm't, .	11	1	-
{ To fine, .	44	8	-
Nol. pros'd, or disch'd, &c., .	29	5	-
Nol. pros'd, or quashed, (in- formality,) .	-	-	-
Appealed to Superior Ct., .	3	-	-
Defaulted, .	-	1	-
Not arrested, .	1	2	-
Costs accrued, year ending Sept. 30, .	\$853 14	\$359 98	\$17 56
Costs of year paid, .	428 89	102 94	-
Costs of former years paid, .	-	-	-

## FRANKLIN COUNTY.

*for the year ending September 30, 1864.*

F.	G.	H.	J.	TOTALS.
-	-	-	-	-
-	-	-	-	-
1	24	2	7	141
-	-	-	-	45
-	-	-	-	-
-	-	-	-	-
1	6	-	-	7
-	10	-	-	24
-	-	-	-	6
1	17	2	4	110
-	15	1	4	89
-	2	-	-	27
1	2	1	4	16
-	15	1	-	71
-	8	-	-	8
-	1	-	-	2
-	-	-	-	-
-	-	1	-	18
-	7	-	-	59
-	4	-	-	88
-	-	-	-	-
-	4	1	-	8
-	-	-	-	1
-	-	-	-	8
\$27 85	\$380 42	\$76 80	\$55 55	\$1,770 80
27 85	68 00	-	-	622 18
-	-	-	-	-

*Cases before Trial Justices,*

HAMPDEN COUNTY.	BRIMFIELD.		CHESTER.					
	H. F. BROWN.		E. D. COOK.					
	G.	Totals.	B.	C.	G.	Totals.	Common drunk-ard.	Totals.
	Common drunk-ard.		Assault, and Assault & Battery.	Larceny.	Adultery.			
TRIAL JUSTICES.	Common drunk-ard.	Totals.	Assault, and Assault & Battery.	Larceny.	Adultery.	Common drunk-ard.	Totals.	Totals.
Pros. pend'g Oct. 1, 1863, .	-	-	-	-	-	-	-	-
Number on file, .	-	-	-	-	-	-	-	-
Commenced during year, .	1	1	1	1	1	1	4	4
Pending cases disposed of, .	-	-	1	1	1	1	4	4
Placed on file, .	-	-	-	-	-	-	-	-
On file, September 30, .	-	-	-	-	-	-	-	-
Number pending, .	1	1	-	-	-	-	-	-
PLEAS. { Guilty, .	-	-	-	-	-	1	1	1
{ Nolo contendere, .	-	-	-	-	-	-	-	-
{ Not Guilty, .	-	-	1	1	1	-	3	3
JUDGMENTS. { Guilty, .	1	1	-	-	1	1	2	2
{ Not Guilty, .	-	-	-	1	-	-	1	1
{ Bound over, .	-	-	-	-	-	-	-	-
SENTENCES. { Whole. No sentenced, .	1	1	-	-	-	1	1	1
{ To Jail or H. of Cor., .	-	-	-	-	-	1	1	1
{ To Almshouses, .	-	-	-	-	-	-	-	-
{ To State Reform Sch'l, .	-	-	-	-	-	-	-	-
{ To fine and impris'm't, .	-	-	-	-	-	-	-	-
{ To fine, .	1	1	-	-	-	-	-	-
Nol. pros'd, or disch'd, &c., .	-	-	1	1	-	-	2	2
Nol. pros'd, or quashed, (in- formality,) .	-	-	-	-	-	-	-	-
Appealed to Superior Ct., .	-	-	-	-	-	-	-	-
Defaulted, .	-	-	-	-	-	-	-	-
Not arrested, .	-	-	-	-	-	-	-	-
Costs accrued, year ending Sept. 30, .	\$7 50	\$7 50	\$15 10	\$11 20	\$40 32	\$89 00	\$155 62	\$155 62
Costs of year paid, .	\$7 50	\$7 50	-	-	-	-	-	-
Costs of former years paid, .	-	-	-	-	-	-	-	-





*Cases before Trial Justices,*

HAMPDEN COUNTY— <i>Con.</i>	HOLYOKE.					
	PORTER UNDERWOOD.					
	A.	B.		C.		D.
TRIAL JUSTICES.	Murder.	Assault with dangerous weapon.	Assault, and Assault & Battery.	Burglary, not being armed.	Larceny.	False pretences.
Pros. pend'g Oct. 1, 1863, . . .	-	-	-	-	-	-
Number on file, . . .	-	-	-	-	-	-
Commenced during year, . . .	1	2	30	1	9	1
Pending cases disposed of, . . .	-	-	-	-	9	1
Placed on file, . . .	1	2	30	1	9	1
On file, September 30, . . .	-	-	-	-	-	-
Number pending, . . .	-	-	-	-	-	-
PLEAS. { Guilty, . . .	-	-	18	-	5	1
{ Nolo contendere, . . .	-	-	-	-	-	-
{ Not Guilty, . . .	1	2	17	1	4	-
JUDGMENTS. { Guilty, . . .	-	-	23	-	8	1
{ Not Guilty, . . .	-	2	6	1	1	-
{ Bound over, . . .	1	-	-	-	-	-
SENTENCES. { Whole No. sentenced, . . .	-	-	23	-	8	1
{ To Jail or H. of Cor., . . .	-	-	2	-	1	-
{ To Almshouse, . . .	-	-	-	-	-	-
{ To State Reform Sch'l, . . .	-	-	-	-	-	-
{ To fine and impris'm't, . . .	-	-	-	-	-	-
{ To fine, . . .	-	-	21	-	7	1
Nol. pros'd, or disch'd, &c., . . .	-	-	1	-	-	-
Nol. pros'd, or quashed, (informality,) . . .	-	-	-	-	-	-
Appealed to Superior Ct., . . .	-	-	-	-	-	-
Defaulted, . . .	-	-	-	-	-	-
Not arrested, . . .	-	-	-	-	-	-
Costs accrued, year ending Sept. 30, . . .	\$91 67	\$16 80	\$198 02	\$7 30	\$54 87	\$5 20
Costs of year paid, . . .	-	-	\$146 22	-	\$21 00	-
Costs of former years paid, . . .	-	-	-	-	-	-

*for the year ending September 30, 1864.*

HOLYOKE—Concluded.				PALMER.							
PORTER UNDERWOOD—Con.				JAMES G. ALLEN.							
F.	G.	J.		B.	C.	G.	J.				
Disturbing the peace.	Drunkenness.	Other offences.	Totals.	Assault, and Assault & Battery.	Larceny.	Malignant mischief.	Common drunkard.	Drunkenness.	Other offences.	Totals.	
-	-	-	-	-	-	-	-	-	-	-	-
1	3	2	50	5	10	2	1	2	5	25	-
1	3	2	10	5	10	2	1	2	5	25	-
-	-	-	50	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
1	2	1	23	3	2	2	-	-	3	10	-
-	-	-	-	-	-	-	-	-	-	-	-
-	1	1	27	2	8	-	-	2	2	14	-
1	3	-	36	5	3	2	-	2	4	16	-
-	-	-	10	-	4	-	-	-	1	5	-
-	-	-	1	-	3	-	-	-	-	3.	-
1	3	-	36	-	3	2	1	2	4	12	-
-	-	-	3	-	3	-	1	-	3	7	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
1	3	-	33	5	-	2	-	2	2	11	-
-	-	-	1	-	4	-	-	-	-	4	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	1	1	-
-	-	-	-	-	-	-	-	-	-	-	-
\$5 70	\$21 97	\$7 09	\$403 42	\$43 67	\$127 42	\$16 10	\$15 05	\$21 36	\$50 99	\$274 59	-
\$5 70	\$5 70	-	\$178 62	\$43 67	-	\$16 10	-	\$21 36	-	\$81 13	-
-	-	-	-	-	-	-	-	-	-	-	-

*Cases before Trial Justices,*

HAMPDEN COUNTY— <i>Con.</i>	PALMER.			
TRIAL JUSTICES.	G. COLLINS.			
	B.	C.	J.	Totals.
	Assault, and Assault & Battery.	Larceny.	Other offences.	
Pro. pend'g Oct. 1, 1863,	-	-	-	-
Number on file, . . .	-	-	-	-
Commenced during year, . .	8	1	2	11
Pending cases disposed of, .	-	-	-	-
Placed on file, . . .	-	-	-	-
On file, September 30, . .	-	1	-	1
Number pending, . . .	-	-	-	-
PLEAS. { Guilty, . . .	-	-	-	-
{ Nolo contendere, . .	-	-	-	-
{ Not Guilty, . . .	8	-	-	8
JUDGMENTS. { Guilty, . . .	8	-	2	5
{ Not Guilty, . .	5	-	-	5
{ Bound over, . .	-	-	-	-
SENTENCES. { Whole No. sentenced, . . .	8	-	2	5
{ To Jail or H. of Cor., . . .	-	-	2	2
{ To Almshouses, . . .	-	-	-	-
{ To State Reform Sch'l, . .	-	-	-	-
{ To fine and impris'm't, . .	-	-	-	-
{ To fine, . . .	8	-	-	8
Nol. pros'd, or disch'd, &c., . .	-	1	-	1
Nol. pros'd, or quashed, (informality,) . . .	-	-	-	-
Appealed to Superior Ct., . .	-	-	1	1
Defaulted, . . .	-	-	-	-
Not arrested, . . .	-	1	-	1
Costs accrued, year ending Sept. 30, . . .	{ \$52 44	\$7 25	\$10 70	\$70 89
Costs of year paid, . . .		-	-	-
Costs of former years paid, . .		-	-	-



*Cases before Trial Justices,*

HAMPDEN COUNTY—Con.	WESTFIELD—Continued.						
TRIAL JUSTICES.	MILTON B. WHITNEY—Con.						
	C.			E.	G.		
	Larceny in dwelling-house.	Larceny from person.	Malicious mischief.	Perjury.	Common drunkard.	Drunkenness.	Fornication.
Proa. pend'g Oct. 1, 1863, . . .	-	-	-	-	-	-	-
Number on file, . . .	-	-	-	-	-	-	-
Commenced during year, . . .	1	1	1	1	1	7	2
Pending cases disposed of, . . .	1	1	1	1	1	6	2
Placed on file, . . .	-	-	-	-	-	-	-
On file, September 30, . . .	-	-	-	-	-	-	-
Number pending, . . .	-	-	-	-	-	1	-
PLEAS. { Guilty, . . .	1	1	-	-	-	3	-
{ Nolo contendere, . . .	-	-	-	-	-	-	-
{ Not Guilty, . . .	-	-	1	1	1	4	2
JUDGMENTS. { Guilty, . . .	-	-	-	-	1	5	1
{ Not Guilty, . . .	-	1	-	-	-	-	1
{ Bound over, . . .	1	-	-	1	-	-	-
SENTENCES. { Whole No. sentenced, . . .	-	-	-	-	1	6	1
{ To Jail or H. of Cor., . . .	-	-	-	-	1	2	-
{ To Almshouse, . . .	-	-	-	-	-	-	-
{ To State Reform Sch'l, . . .	-	-	-	-	-	-	-
{ To fine and impris'm't, . . .	-	-	-	-	-	-	-
{ To fine, . . .	-	-	-	-	-	4	1
Nol. pros'd, or disch'd, &c., . . .	-	-	1	-	-	-	1
Nol. pros'd, or quashed, (informality,) . . .	-	-	-	-	-	1	-
Appealed to Superior Ct., . . .	-	-	-	-	-	-	-
Defaulted, . . .	-	-	-	-	-	-	-
Not arrested, . . .	-	-	-	-	-	-	-
Costs accrued, year ending Sept. 30, . . .	\$7 65	\$7 52	\$4 05	\$27 95	\$5 25	\$45 20	\$16 80
Costs of year paid, . . .	-	-	\$4 05	-	-	\$24 82	\$9 50
Costs of former years paid, . . .	-	-	-	-	-	-	-

*for the year ending September 30, 1864.*

WESTFIELD— <i>Concluded.</i>				WILBRAHAM.					
M. B. WHITNEY— <i>Con.</i>				S. C. SPELMAN.					
G.	H.	J.		B.	C.		F.	G.	
Vagrond.	Liquor, selling.	Other offences.	Totals.	Assault, and Assault & Battery.	Larceny.	Malicious mischief.	Disturbing the peace.	Drunkenness.	Totals.
-	-	-	-	-	-	-	-	-	-
1	1	7	44	2	8	3	4	2	14
1	1	6	88	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	3	-	-	-	-	-	-
-	-	8	11	1	-	1	4	1	7
-	-	-	-	-	-	-	-	-	-
1	1	1	29	1	-	2	-	1	4
1	-	2	19	1	-	2	-	1	4
-	-	-	8	-	-	-	-	-	-
-	1	1	6	-	-	-	-	-	-
1	-	2	20	2	-	2	4	2	10
1	-	-	4	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	2	16	2	-	2	4	2	10
-	-	-	9	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-
-	-	-	2	-	-	1	-	-	1
-	-	-	2	-	3	-	-	-	3
\$4 70	\$6 75	\$27 35	\$286 44	\$17 50	\$10 40	\$60 85	\$18 40	\$12 79	\$119 94
-	-	-	\$180 16	-	-	\$6 28	\$18 40	\$12 79	\$54 97

## HAMPDEN COUNTY.

*Cases before Trial Justices,*

TRIAL JUSTICES.	A.	B.	C.	D.
Pros. pend'g Oct. 1, 1883, .	-	-	-	-
Number on file, . . .	-	2	1	-
Commenced during year, .	8	80	47	1
Pending cases disposed of, .	1	21	27	1
Placed on file, . . .	1	32	11	1
On file, September 30, . .	-	-	2	-
Number pending, . . .	-	1	1	-
PLEAS. { Guilty, . . .	-	22	14	1
{ Nolo contendere, . .	-	-	-	-
{ Not guilty, . . .	8	58	28	-
JUDGMENTS. { Guilty, . . .	-	53	22	1
{ Not Guilty, . .	1	17	12	-
{ Bound over, . .	2	2	5	-
SENTENCES. { Whole No. sentenced, . . .	-	49	20	1
{ To Jail or H. of Cor., . . .	-	5	5	-
{ To Almshouse, . . .	-	-	-	-
{ To State Reform Sch'l, . . .	-	-	-	-
{ To fine and impris'm't, . . .	-	-	-	-
{ To fine, . . .	-	48	16	1
Nol. pros'd, or disch'd, &c., .	1	11	12	-
Nol. pros'd, or quashed, (in- formality,) . . .	-	-	-	-
Appealed to Superior Ct., . .	-	3	2	-
Defaulted, . . .	-	-	-	-
Not arrested, . . .	-	1	5	-
Costs accrued, year ending Sept. 30, . . .	\$112 79	\$559 00	\$418 08	\$5 20
Costs of year paid, . . .	-	815 03	55 18	-
Costs of former years paid, .	-	-	-	-

## HAMPDEN COUNTY.

*for the year ending September 30, 1864.*

E.	F.	G.	H.	J.	TOTALS.
-	-	-	-	-	-
-	-	-	-	-	3
1	7	26	1	21	187
1	-	15	1	11	78
-	1	8	-	2	51
-	-	-	-	-	2
-	-	2	-	-	4
-	6	8	-	7	58
-	-	-	-	-	-
1	1	16	1	6	114
-	2	21	-	8	107
-	1	1	-	2	84
1	-	-	1	1	12
-	6	28	-	8	107
-	-	9	-	5	24
-	-	-	-	-	-
-	-	-	-	-	-
-	6	14	-	4	89
-	1	1	-	4	80
-	-	1	-	-	1
-	-	-	-	2	7
-	-	-	-	-	-
-	-	-	-	-	6
\$27 96	\$38 10	\$307 59	\$6 75	\$136 21	\$1,611 67
-	24 10	81 17	-	-	475 48
-	-	-	-	-	-



*Cases before Trial Justices,*

HAMPSHIRE COUNTY.	AMHERST.							
TRIAL JUSTICES.	A. P. HOWE.							
	B.	C.			G.		J.	Totals.
	Assault and Assault & Battery.	Ent'g in night, or day, or putting in feet.	Larceny in dwelling-house.	Malevolent trespass.	Drunkenness.	Indecent exposure.	Other offences.	
Pros. pend'g Oct. 1, 1863, . . .	-	-	-	-	-	-	-	-
Number on file, . . .	-	-	-	-	-	-	-	-
Commenced during year, . . .	14	1	4	1	2	1	4	27
Pending cases disposed of, . . .	-	-	-	-	-	-	-	-
Placed on file, . . .	-	-	-	-	-	-	-	-
On file, September 30, . . .	-	-	-	-	-	-	-	-
Number pending, . . .	-	-	-	-	-	-	-	-
PLEAS. { Guilty, . . .	-	-	1	-	-	-	-	1
{ Nolo contendere, . . .	-	1	-	1	2	-	-	4
{ Not Guilty, . . .	14	-	3	-	-	1	3	21
JUDGMENTS. { Guilty, . . .	-	-	1	-	2	-	1	4
{ Not Guilty, . . .	1	-	3	-	-	-	-	4
{ Bound over, . . .	-	-	-	-	-	1	1	2
SENTENCES. { Whole No. sentenced, . . .	-	-	-	-	-	-	-	-
{ To Jail or H. of Cor., . . .	-	-	-	-	-	-	-	-
{ To Almshouses, . . .	-	-	-	-	-	-	-	-
{ To State Reform Sch'l, . . .	-	-	-	-	-	-	-	-
{ To fine and impris'm't, . . .	-	-	-	-	-	-	-	-
{ To fine, . . .	7	-	1	-	1	-	-	9
Nol. pros'd, or disch'd, &c., . . .	6	1	3	1	1	1	2	15
Nol. pros'd, or quashed, (informality,) . . .	-	-	-	-	-	-	-	-
Appealed to Superior Ct., . . .	2	-	-	-	-	-	-	2
Defaulted, . . .	-	-	-	-	-	-	-	-
Not arrested, . . .	-	-	-	-	-	-	-	-
Costs accrued, year ending Sept. 30, . . .	\$59 21	\$8 45	\$38 50	\$3 45	\$18 16	\$8 10	\$46 41	\$182 28
Costs of year paid, . . .	\$52 26	\$3 45	-	3 45	18 97	-	9 00	87 78
Costs of former years paid, . . .	-	-	-	-	-	-	-	-

*for the year ending September 30, 1864.*

## BELCHERTOWN.

FRANKLIN DICKINSON.

B	C.					G.			J.	Totals.
Assault, and Assault & Battery.	Break'g & Ent'g in night, with intent, &c.	Burning build'g, (under \$1,000.)	Larceny.	Larceny in building.	Larceny in dwelling-house.	Common drunkard.	Drunkenness.	Profanity.	Other offences.	
-	-	-	1	1	-	-	-	-	-	2
2	1	-	1	1	-	-	2	1	-	8
5	-	1	11	2	1	1	1	-	6	28
7	-	-	10	2	-	1	1	1	2	24
-	-	-	1	1	-	-	2	-	-	4
-	-	-	-	-	-	-	-	-	3	3
-	-	-	1	-	-	-	-	-	3	4
6	-	-	8	2	-	1	1	-	-	18
-	-	-	-	-	-	-	-	-	-	-
1	1	1	7	-	1	-	-	1	1	18
6	1	-	5	2	1	-	-	1	-	16
-	1	1	2	-	-	-	-	-	1	4
-	-	-	1	2	1	-	-	-	-	5
7	-	-	8	-	-	1	-	-	-	16
2	-	-	-	-	-	1	-	-	-	3
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
5	-	-	7	-	-	-	1	1	-	14
-	-	-	2	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	1	1	-	-	-	-	-	2
\$68 20	\$8 55	\$17 50	\$100 80	\$29 50	\$11 30	\$5 75	\$6 55	\$7 90	\$14 60	\$270 65
\$47 50	-	-	\$78 10	-	-	-	\$6 55	\$7 90	\$14 60	\$149 65
31 85	-	-	10 45	-	-	-	17 40	-	21 50	81 20

*Cases before Trial Justices,*

HAMPSHIRE CO.— <i>Con.</i>	ENFIELD.			NORTHAMPTON.		
TRIAL JUSTICES.	CHARLES RICHARDS.			A. PERRY PECK.		
	B.	J.	Totals.	A.	B.	C.
	Assault, and Assault & Battery.	Other offences.		Rape.	Assault, and Assault & Battery.	Larceny.
Pros. pend'g Oct. 1, 1868, .	-	-	-	-	-	-
Number on file, . . . .	-	-	-	-	-	-
Commenced during year, .	2	1	3	-	-	-
Pending cases disposed of, .	-	-	-	-	-	-
Placed on file, . . . .	-	-	-	-	-	-
On file, September 30, . .	-	-	-	-	-	-
Number pending, . . . .	-	-	-	-	-	-
PLEAS. { Guilty, . . . .	1	-	1	-	9	7
{ Nolo contendere, .	-	-	-	-	-	-
{ Not Guilty, . . .	1	-	1	1	75	26
JUDGMENTS. { Guilty, . . . .	1	-	1	1	45	22
{ Not Guilty, . .	1	-	1	-	36	-
{ Bound over, . .	-	-	-	1	-	2
SENTENCES. { Whole No. sentenced, . .	1	-	1	-	-	-
{ To Jail or H. of Cor., . .	-	-	-	-	12	11
{ To Almahouse, . . . .	-	-	-	-	-	-
{ To State Reform Sch'l, . .	-	-	-	-	-	-
{ To fine and impris'm't, .	-	-	-	-	-	-
{ To fine, . . . . .	1	-	1	-	23	7
Nol. pros'd, or disch'd, &c., .	-	-	-	-	6	10
Nol. pros'd, or quashed, (informality,) . . . .	-	-	-	-	-	2
Appealed to Superior Ct., . .	-	-	-	-	5	3
Defaulted, . . . . .	-	-	-	-	-	-
Not arrested, . . . . .	-	-	-	-	-	-
Costs accrued, year ending Sept. 30, . . . . .	\$20 21	\$2 95	\$23 16	\$9 75	\$335 75	\$273 70
Costs of year paid, . . . .	\$9 62	-	\$9 62	-	\$154 20	\$93 10
Costs of former years paid, .	-	-	-	-	-	-



*Cases before Trial Justices,*

HAMPSHIRE CO.— <i>Con.</i>	NORTHAMPTON— <i>Concluded.</i>				
TRIAL JUSTICES.	A. PERRY PECK— <i>Con.</i>				
	H.			J.	Totals.
	Billards.	Liquor, selling.	Liquor, keeping.	Other offences.	
Pros. pend'g Oct. 1, 1863, .	-	-	-	-	-
Number on file, . . . .	-	-	-	-	-
Commenced during year, .	-	-	-	-	-
Pending cases disposed of, .	-	-	-	-	-
Placed on file, . . . .	-	-	-	-	-
On file, September 30, . .	-	-	-	-	-
Number pending, . . . .	-	-	-	-	-
PLEAS, { Guilty, . . . .	-	-	-	3	60
{ Nolo contendere, .	-	-	-	-	-
{ Not Guilty, . . .	4	1	1	36	201
JUDGMENTS, { Guilty, . . . .	3	-	1	22	168
{ Not Guilty, . .	-	-	-	3	39
{ Bound over, . .	3	-	1	6	27
SENTENCES, { Whole No. sentenced, . .	-	-	-	-	-
{ To Jail or H. of Cor., . .	-	-	-	9	66
{ To Almshouse, . . . .	-	-	-	-	-
{ To State Reform Sch'l, .	-	-	-	-	-
{ To fine and imprison't, .	-	-	-	-	-
{ To fine, . . . .	-	-	-	10	81
Nol. pros'd, or disch'd, &c., .	1	-	-	13	46
Nol. pros'd, or quashed, (in-	-	-	-	1	6
formality,) . . . . .	-	-	-	10	20
Appealed to Superior Ct., . .	-	-	-	-	-
Defaulted, . . . . .	-	-	-	-	-
Not arrested, . . . . .	-	1	-	-	2
Costs accrued, year ending	\$40 30	\$9 20	\$8 50	\$566 73	\$2,030 68
Sept. 30, . . . . .					
Costs of year paid, . . . .	-	-	-	\$34 41	\$443 91
Costs of former years paid, .	-	-	-	-	-

*for the year ending September 30, 1864.*

W A R E.						WORTHINGTON.		
FRANKLIN D. RICHARDS.						E. H. BREWSTER.		
B.	G.	J.				B.	C.	
Assault with dan- gerous weapon.	Assault, and As- sault & Battery.	Adultery.	Sunday law, vio- lation of.	Other offences.	Totals.	Assault, and As- sault & Battery.	Larceny.	Totals.
-	-	-	-	-	-	-	-	-
1	8	1	2	2	14	1	2	3
-	-	-	-	-	-	1	2	3
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	2	1	3	1	1	2
1	8	1	-	1	11	-	1	1
-	6	-	2	1	9	1	1	2
1	2	-	-	1	4	-	1	1
-	-	1	-	-	1	-	1	1
-	6	-	-	-	6	1	1	2
-	2	-	-	-	2	-	-	-
-	-	-	-	-	-	-	-	-
-	4	-	-	-	4	1	1	2
-	2	-	-	-	2	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
\$8 45	\$67 25	\$9 55	\$16 30	\$9 65	\$111 20	\$9 67	\$12 78	\$24 40
\$8 45	\$67 25	\$9 55	\$16 30	\$9 65	\$111 20	\$9 67	\$5 25	\$14 92

## HAMPSHIRE COUNTY.

*Cases before Trial Justices,*

TRIAL JUSTICES.	A.	B.	C.	E.
Pros. pend'g Oct. 1, 1863, .	-	-	2	-
Number on file, . . .	-	2	3	-
Commenced during year, .	-	31	23	-
Pending cases disposed of, .	-	8	14	-
Placed on file, . . .	-	-	2	-
On file, September 30, . .	-	-	-	-
Number pending, . . .	-	-	1	-
PLEAS. { Guilty, . . .	-	17	15	-
{ Nolo contendere, .	-	-	2	-
{ Not Guilty, . . .	1	100	43	-
JUDGMENTS. { Guilty, . . .	1	59	35	2
{ Not Guilty, . .	-	41	7	-
{ Bound over, . .	1	-	8	-
SENTENCES. { Whole No. sentenced, .	-	15	9	-
{ To Jail or H. of Cor., .	-	16	12	2
{ To Almshouses, . . .	-	-	-	-
{ To State Reform Sch'l, .	-	-	-	-
{ To fine and impris'm't, .	-	-	-	-
{ To fine, . . . . .	-	41	16	-
Nol. pros'd, or disch'd, &c., .	-	14	18	-
Nol. pros'd, or quashed, (in- formality,) . . . . .	-	-	4	-
Appealed to Superior Ct., .	-	7	3	-
Defaulted, . . . . .	-	-	-	-
Not arrested, . . . . .	-	-	3	-
Costs accrued, year ending Sept. 30, . . . . .	\$9 75	\$768 74	\$520 83	\$6 10
Costs of year paid, . . . .	-	848 95	198 10	-
Costs of former years paid, .	-	31 85	10 45	-

## HAMPSHIRE COUNTY.

*for the year ending September 30, 1864.*

F.	G.	H.	J.	TOTALS.
-	-	-	-	2
-	3	-	-	8
-	8	-	13	75
-	3	-	2	27
-	2	-	-	4
-	-	-	3	3
-	-	-	3	4
4	40	-	4	80
-	2	-	-	4
11	46	6	41	248
12	63	4	24	200
-	-	-	5	53
4	12	4	7	36
-	1	-	-	25
4	28	-	9	71
-	-	-	-	-
-	-	-	-	-
8	41	-	10	111
4	18	1	15	65
-	1	-	1	6
-	2	-	10	22
-	-	-	-	-
-	-	1	-	4
\$88 55	\$547 46	\$58 60	\$640 34	\$2,640 37
41 80	159 92	-	67 66	816 43
-	17 40	-	21 50	81 20



*Cases before Trial Justices,*

MIDDLESEX COUNTY.		ASHLAND.							
		WILLIAM SEAVER.							
TRIAL JUSTICES.		B.	C.			G.		J.	Totals.
		Assault, and As-	Larceny.	Malicious treat-	Receiving stolen	Common drunk-	Drunkennes.	Other offences.	
		sault & Battery.		ment.	goods.	ard.			
Pros. pend'g Oct. 1, 1863.		-	-	-	-	-	-	-	-
Number on file.		-	-	-	-	-	-	-	-
Commenced during year.		14	8	1	1	2	2	2	25
Pending cases disposed of.		-	-	-	-	-	-	-	-
Placed on file.		-	-	-	-	-	-	-	-
On file, September 30.		-	-	-	-	-	-	-	-
Number pending.		-	-	-	-	-	-	-	-
PLEAS.	{ Guilty,	5	2	1	-	-	1	-	9
	{ Nolo contendere,	-	-	-	-	-	-	-	-
	{ Not Guilty,	9	1	-	1	2	1	2	16
JUDGMENTS.	{ Guilty,	12	8	1	-	1	2	2	21
	{ Not Guilty,	1	-	-	1	1	-	-	3
	{ Bound over,	1	1	-	-	-	-	1	3
SENTENCES.	{ Whole No. sentenced,	12	8	1	-	1	2	-	19
	{ To Jail or H. of Cor.,	2	1	-	-	-	-	-	3
	{ To Almsbouse,	-	-	-	-	-	-	-	-
	{ To State Reform Sch'l,	-	-	-	-	-	-	-	-
	{ To fine and impris'm't,	-	-	-	-	1	-	-	1
	{ To fine,	9	2	1	-	-	2	-	14
Nol. pros'd, or disch'd, &c.,		-	-	-	-	-	-	-	-
Nol. pros'd, or quashed, (in-		1	-	-	-	-	-	-	1
formality,) . . . . .		-	-	-	-	-	-	-	-
Appealed to Superior Ct.,		-	-	-	-	-	-	-	-
Defaulted,		-	-	-	-	-	-	-	-
Not arrested,		-	-	-	-	-	-	-	-
Costs accrued, year ending		\$17 47	\$22 65	\$6 25	\$17 91	\$16 00	\$17 97	\$12 85	\$211 10
Sept. 30,									
Costs of year paid,		\$87 66	11 45	6 25	-	-	17 97	-	123 33
Costs of former years paid,		-	-	-	-	-	-	-	-

*for the year ending September 30, 1864.*

## CHELMSFORD.

NATHAN B. EDWARDS.

B.		C.	G.			H.	J.	Totals.
Assault on officer.	Assault, and Assault & Battery.	Larceny in dwelling-house.	Common drunkard.	Drunkennes.	Indecent exposure.	Liquor, selling.	Other offences.	
-	-	-	-	-	-	-	-	-
1	2	2	1	2	1	1	4	14
-	-	2	-	-	-	-	-	2
-	-	-	-	-	-	-	-	-
-	2	-	1	2	-	1	3	9
1	-	2	-	-	1	-	1	5
1	1	-	1	2	1	1	3	10
-	1	-	-	-	-	-	1	1
-	-	-	-	-	-	-	-	1
1	-	-	1	2	1	1	3	9
-	-	-	1	-	1	-	-	2
-	-	-	-	-	-	-	-	-
1	-	-	-	2	-	1	3	1
-	1	-	-	-	-	-	-	6
-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	-
\$7 26	\$15 45	\$25 55	\$19 50	\$8 55	\$14 70	\$12 10	\$19 40	\$122 50
\$7 25	\$8 15	-	-	\$8 55	-	-	\$13 65	\$82 60

*Cases before Trial Justices,*

MIDDLESEX CO.— <i>Con.</i>		CONCORD.						
TRIAL JUSTICES.		JOSEPH REYNOLDS.						
		A.	B.		C.	G.	H.	J.
		Assault, felonious.	Assault on officer.	Assault and Assault & Battery.	Larceny.	Drunkennes.	Liquor, selling.	Other offences.
		Totals.						
Pros. pend'g, Oct. 1, 1868,		-	-	-	-	-	-	-
Number on file, .		-	-	-	-	-	-	-
Commenced during year, .		1	1	9	7	1	2	10
Pending cases disposed of, .		-	-	-	-	-	-	-
Placed on file, .		-	-	-	-	-	-	-
On file, September 30,		-	-	-	-	-	-	-
Number pending, .		-	-	-	-	-	-	-
PLEAS.	{ Guilty, .	-	-	4	4	-	-	5
	{ Nolo contendere, .	-	-	-	-	-	-	1
	{ Not Guilty, .	1	1	8	8	1	2	4
JUDGMENTS.	{ Guilty, .	1	1	-	6	1	2	8
	{ Not Guilty, .	-	-	2	1	-	-	1
	{ Bound over, .	1	-	-	-	-	-	-
SENTENCES.	{ Whole No. sentenced, .	-	1	4	6	1	-	5
	{ To Jail or H. of Cor., .	-	-	1	-	1	-	-
	{ To Alms-houses, .	-	-	-	-	-	-	-
	{ To State Reform Sch'l, .	-	-	-	-	-	-	-
	{ To fine and impris'm't, .	-	-	-	-	-	-	-
	{ To fine, .	-	1	8	6	-	-	5
	Nol. pros'd, or disch'd, &c., .	-	-	-	-	-	-	5
	Nol. pros'd, or quashed, (informality,) .	-	-	2	-	-	-	2
	Appealed to Superior Ct., .	-	-	1	-	-	2	2
	Defaulted, .	-	-	-	-	-	-	-
Not arrested, .		-	-	-	-	-	-	-
Costs accrued, year ending Sept. 30, .		\$7 30	\$6 40	\$70 06	\$62 01	\$10 87	\$27 66	\$57 16
		-	-	-	-	-	-	-
Costs of year paid, .		-	6 40	29 20	29 00	-	-	\$50 54
Costs of former years paid, .		-	-	-	-	-	-	115 14

*for the year ending September 30, 1864.*

## FRAMINGHAM.

COLMAN S. ADAMS.

B.	C.				G.		H.		J.	Totals.
Assault, and Assault & Battery.	Breaking glass.	Larceny.	Larceny in building.	Larceny from person.	Common drunkard.	Drunkennes.	Liquor, selling.	Liquor nuisance.	Other offences.	
-	-	-	-	-	-	-	-	-	-	-
8	3	3	3	1	2	2	5	1	10	38
-	-	-	-	-	-	-	-	-	2	5
-	-	-	-	-	-	-	-	-	-	-
1	-	2	-	-	1	-	-	-	2	6
-	-	-	-	-	-	-	-	-	-	-
6	3	-	3	1	1	2	5	1	-	22
6	-	-	-	-	1	1	2	-	-	10
1	-	-	-	-	1	1	-	-	-	3
-	-	2	2	1	-	-	3	3	-	11
6	-	-	-	-	1	1	2	-	-	10
2	-	-	-	-	1	-	-	-	-	3
-	-	-	-	-	-	-	-	-	-	-
4	-	-	-	-	-	1	2	-	-	2
-	-	-	-	-	-	-	-	-	-	5
-	3	-	1	-	1	1	-	-	2	8
-	-	1	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	2	-	-	2
\$86 68	\$22 75	\$25 00	\$38 85	\$15 55	\$19 45	\$12 22	\$53 20	\$17 20	\$63 15	\$354 05
\$40 68	-	-	-	-	-	\$4 80	-	-	-	\$45 43

*Cases before Trial Justices,*

MIDDLESEX CO.—Con.		GROTON.					
TRIAL JUSTICES.		SAMUEL W. ROWE.					
		B.	C.		F.	G.	
		Assault, and As- sault & Battery.	Burglary, not be- ing armed.	Larceny in dwell- ing-house.	Malicious mis- chief.	Disturbing the peace.	Drunkenness. Idle & disorderly person.
Pros. pend'g Oct. 1, 1863, .		-	-	-	-	-	-
Number on file, .		-	-	-	-	-	-
Commenced during year, .		8	2	5	5	1	1
Pending cases disposed of, .		-	-	-	-	-	-
Placed on file, .		-	-	-	-	-	-
On file, September 30, .		-	-	-	-	-	-
Number pending, .		-	-	-	-	-	-
PLEAS. { Guilty, .		-	2	-	5	-	-
{ Nolo contendere, .		-	-	-	-	-	-
{ Not Guilty, .		8	-	5	-	1	1
JUDGMENTS. { Guilty, .		8	2	4	3	1	1
{ Not Guilty, .		-	-	-	1	-	-
{ Bound over, .		-	2	4	-	-	-
SENTENCES. { Whole No. sentenced, .		8	-	-	3	1	1
{ To Jail or H. of Cor., .		-	-	-	-	-	-
{ To Almshouse, .		-	-	-	-	-	1
{ To State Reform Sch'l, .		-	-	-	-	-	-
{ To fine and impris'm't, .		-	-	-	-	-	-
{ To fine, .		8	-	-	3	1	-
Nol. pros'd, or disch'd, &c., .		-	-	-	1	-	-
Nol. pros'd, or quash'd, (in- formality,) .		-	-	1	-	-	-
Appealed to Superior Ct., .		-	-	-	-	1	-
Defaulted, .		-	-	-	-	-	-
Not arrested, .		-	-	-	-	-	-
Costs accrued, year ending Sept. 30, .		\$30 83	\$70 52	\$43 84	\$31 01	\$10 80	\$8 66
Costs of year paid, .		-	-	-	-	-	-
Costs of former years paid, .		-	-	-	-	-	-

*for the year ending September 30, 1864.*

GROTON— <i>Concluded.</i>			HOLLISTON.					
S. W. ROWE— <i>Con.</i>			ORRIN THOMPSON.					
G.	J.		A.	B.		C.		
Vagabond.	Other offences.	Totals.	Rape.	Assault on offi- cer.	Assault, and As- sault & Battery.	Burglary, not be- ing armed.	Larceny.	Malicious mi- shief.
1	1	20	1	1	11	1	2	1
1	1	9	1	1	2	1	1	1
1	1	11	1	1	4	1	1	1
1	1	17	1	1	11	1	1	1
1	1	6	1	1	1	1	1	1
1	1	11	1	1	11	1	1	1
1	1	1	1	1	1	1	1	1
1	1	9	1	1	10	1	1	1
1	1	1	1	1	1	1	1	1
1	1	1	1	1	1	1	1	1
\$12 55	\$8 81	\$227 15	\$12 80	\$5 95	\$53 73	\$27 75	\$20 15	\$4 25
-	-	\$110 41*	\$3 80	\$5 85	\$43 88	-	\$19 85	\$4 25
-	-	\$10 48*	-	-	-	-	-	-

\* Returned in Total column only.

*Cases before Trial Justices,*

MIDDLESEX CO.— <i>Con.</i>		HOLLISTON— <i>Concluded.</i>				
TRIAL JUSTICES.		ORRIN THOMSON— <i>Con.</i>				
		C.	D.	G.		H.
		Malicious tres- pass.	False pretences.	Common drunk- ard.	Sunday law, vi- olation of.	Liquor, selling.
						Total.
Pros. pend'g Oct. 1, 1863, .		-	-	-	-	-
Number on file, .		-	-	-	-	-
Commenced during year, .		1	1	4	1	1
Pending cases disposed of, .		-	-	-	-	-
Placed on file, .		-	1	-	-	-
On file, September 30, .		-	1	-	-	-
Number pending, .		-	-	-	-	-
PLEAS.	{ Guilty, .	-	-	-	-	1
	{ Nolo contendere, .	-	-	-	-	-
	{ Not Guilty, .	-	1	4	1	-
JUDGMENTS.	{ Guilty, .	-	-	4	-	1
	{ Not Guilty, .	-	-	-	1	-
	{ Bound over, .	-	-	-	-	-
SENTENCES.	{ Whole No. sentenced, .	1	-	4	-	1
	{ To Jail or H. of Cor., .	-	-	1	-	-
	{ To Almshouse, .	-	-	-	-	-
	{ To State Reform Sch'l, .	-	-	-	-	-
	{ To fine and impris'm't, .	-	-	-	-	1
To fine, .		1	-	3	-	-
Nol. pros'd, or disch'd, &c., .		-	-	-	-	-
Nol. pros'd, or quashed, (in- formality,) .		-	-	-	-	-
Appealed to Superior Ct., .		-	-	-	-	1
Defaulted, .		-	-	-	-	-
Not arrested, .		-	-	-	-	-
Costs accrued, year ending Sept. 30, .		\$6 55	\$14 15	\$43 40	\$9 85	\$8 25
Costs of year paid, .		-	\$14 15	\$40 70	\$9 85	-
Costs of former years paid, .		-	-	-	-	-
						\$206 83





*Cases before Trial Justices,*

MIDDLESEX CO.— <i>Con.</i>	HOPKINTON— <i>Con.</i>			LEXINGTON.			
TRIAL JUSTICES.	H. L. PARKER— <i>Con.</i>			SAMUEL CHANDLER.			
	H.	J.	Totals.	B.	H.		Totals.
	Liquor nuisance.	Other offences.		Assault, and Assault & Battery.	Billiards.	Liquor, selling.	
Pros. pend'g Oct. 1, 1863, .	-	2	9	-	-	-	-
Number on file, .	-	-	-	-	-	-	-
Commenced during year, .	2	9	86	2	1	2	5
Pending cases disposed of, .	-	-	1	-	-	-	-
Placed on file, .	-	-	-	-	-	-	-
On file, September 30, .	-	-	-	-	-	-	-
Number pending, .	-	-	4	-	-	-	-
PLEAS. { Guilty, . . . . .	-	2	81	1	1	-	2
	-	-	1	-	-	-	-
	2	4	88	1	-	2	8
JUDGMENTS. { Guilty, . . . . .	1	2	82	1	1	-	2
	1	2	11	-	-	1	1
	1	2	5	1	-	-	1
SENTENCES. { Whole No. sentenced, .	-	2	52	1	1	-	2
	-	-	2	-	-	-	-
	-	-	-	-	-	-	-
	-	-	1	-	-	-	-
	-	-	6	-	-	-	-
To fine and impris'm't, .	-	2	86	1	1	-	2
	-	-	-	-	-	-	-
Nol. pros'd, or disch'd, &c., .	-	-	8	-	-	-	-
Nol. pros'd, or quashed, (informality,) . . . . .	-	-	-	-	-	-	-
Appealed to Superior Ct., .	-	-	10	-	1	1	2
Defaulted, . . . . .	-	-	-	-	-	-	-
Not arrested, . . . . .	-	2	8	-	-	-	-
Costs accrued, year ending Sept. 30, . . . . .	\$20 80	\$37 90	\$494 22	\$12 62	\$14 01	\$9 15	\$35 78
Costs of year paid, . . . . .	\$20 80	\$28 90	\$460 26	-	-	-	-
Costs of former years paid, .	-	-	-	-	-	-	-

*for the year ending September 30, 1864.*

## MALDEN.

B. G. HILL.

A.	B.	C.		D.	G.		J.	Totals.
Murder.	Assault, and Assault & Battery.	Larceny.	Malicious mischief.	Cheating.	Common drunkard.	Vagrancy.	Other offences.	
-	-	-	-	-	-	-	-	-
1	13	2	5	1	9	2	1	34
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
1	4	-	2	-	4	2	-	13
-	9	2	3	1	-	-	1	16
-	13	2	5	-	-	-	1	21
1	-	-	-	-	5	-	-	5
-	-	-	-	-	-	-	-	1
-	13	2	5	1	9	2	1	33
-	-	-	-	-	1	-	-	1
-	-	-	-	1	-	-	-	1
-	13	2	-	-	1	-	1	17
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
\$20 45	\$101-20	\$19 40	\$39 81	\$7 00	\$63 78	\$23 40	-	\$276 04
-	\$101 20	\$8 10	\$22 28	\$7 00	\$5 45	-	-	\$148 98
-	-	-	-	-	-	-	-	-

*Cases before Trial Justices,*

MIDDLESEX CO.—Con.		MARLBOROUGH.					
TRIAL JUSTICES.		O. W. ALDER.					
		B.	C.			D.	E.
		Assault, and Assault & Battery.	Breaking glass.	Larceny in building.	Malicious mischief.	Embezzlement.	Ransom.
Pros. pend'g Oct. 1, 1863, .		-	-	-	-	-	2
Number on file, .		1	-	-	-	-	-
Commenced during year, .		37	2	2	3	1	-
Pending cases disposed of, .		-	-	-	-	-	-
Placed on file, .		-	-	-	-	-	-
On file, September 30, .		-	-	4	-	-	-
Number pending, .		-	-	-	-	-	2
PLEAS.	{ Guilty, .	12	-	1	-	-	-
	{ Nolo contendere, .	-	-	-	-	-	-
	{ Not Guilty, .	25	2	1	3	1	-
JUDGMENTS.	{ Guilty, .	34	2	1	3	1	-
	{ Not Guilty, .	3	-	1	-	-	-
	{ Bound over, .	-	-	-	-	-	-
SENTENCES.	{ Whole No. sentenced, .	34	2	2	3	1	-
	{ To Jail or H. of Cor., .	4	-	-	-	1	-
	{ To Almshouse, .	1	-	-	-	-	-
	{ To State Reform Sch'l, .	-	-	-	-	-	-
	{ To fine and impris'm't, .	-	-	-	-	-	-
	{ To fine, .	30	2	2	3	-	-
Nol. pros'd, or disch'd, &c., .		3	-	-	-	-	-
Nol. pros'd, or quashed, (informality,) .		-	-	-	-	-	-
Appealed to Superior Ct., .		4	-	-	-	-	-
Defaulted, .		1	-	-	-	-	-
Not arrested, .		1	-	-	-	-	-
Costs accrued, year ending Sept. 30, .		\$245 10	\$14 50	\$18 30	\$26 90	\$12 03	-
Costs of year paid, .		\$181 65	\$14 50	\$11 75	\$26 90	\$12 03	-
Costs of former years paid, .		68 24	-	-	11 05	-	\$16 75

*for the year ending September 30, 1864.*

## MARLBOROUGH—Concluded.

O. W. ALBEE—Con.

F. Witness, tamper- ing with.	G.					H.		J.	Totals.
	Common drunk- ard.	Cruelty.	Drunkenness.	Idle and disor- derly person.	Sunday law, vio- lation of.	Billiards.	Liquor, selling.	Other offences.	
-	-	-	-	-	-	1	-	-	3
1	4	1	12	1	2	-	18	5	84
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	1	-	-	3
-	1	-	3	-	-	-	-	1	18
1	8	1	9	1	2	-	12	3	64
-	4	1	10	1	2	-	9	2	70
1	-	-	2	-	-	-	3	2	12
-	-	-	-	-	-	-	-	2	2
-	4	1	10	1	2	-	9	2	71
-	2	-	1	1	-	-	-	-	9
-	-	-	-	-	-	-	-	-	-
-	2	1	9	-	2	-	9	2	9
-	-	-	-	-	-	-	-	-	53
1	-	-	2	-	-	-	3	3	12
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	1	-	1	1	1
-	-	-	-	-	-	-	9	-	15
\$4 45	\$38 00	\$5 80	\$69 60	\$12 75	\$13 40	-	\$106 55	\$35 10	\$692 48
\$4 45	\$27 95	\$5 80	\$66 30	\$12 75	\$13 40	-	\$100 80	\$30 30	\$508 58
-	4 95	-	45 62	-	-	\$5 45	50 65	5 65	208 36

*Cases before Trial Justices,*

MIDDLESEX CO— <i>Con.</i>	MEDFORD.						
TRIAL JUSTICES.	BENJAMIN F. HAYES.						
	B.		C.				D.
	Assault on officer.	Assault, and Assault & Battery.	Breaking glass.	Larceny.	Larceny in dwelling-house.	Malcious mischief.	False pretences.
Proa. pend'g Oct 1, 1868, . . .	-	-	-	-	-	-	-
Number on file, . . .	-	-	-	-	-	-	-
Commenced during year, . . .	1	18	2	7	2	1	1
Pending cases disposed of, . . .	-	-	-	-	-	-	-
Placed on file, . . .	-	-	-	-	-	-	-
On file, September 30, . . .	-	-	-	-	-	-	-
Number pending, . . .	-	-	-	-	-	-	-
PLEAS. { Guilty, . . .	-	1	-	-	-	-	-
{ Nolo contendere, . . .	-	-	-	-	-	-	-
{ Not Guilty, . . .	1	17	2	7	2	1	1
JUDGMENTS. { Guilty, . . .	-	18	1	5	2	1	-
{ Not Guilty, . . .	1	-	-	2	-	-	-
{ Bound over, . . .	-	-	-	1	2	-	-
SENTENCES. { Whole No. sentenced, . . .	-	18	-	5	-	1	-
{ To Jail or H. of Cor., . . .	-	1	-	2	-	-	-
{ To Almshouses, . . .	-	-	-	-	-	-	-
{ To State Reform Sch'l, . . .	-	-	-	-	-	-	-
{ To fine and impris'm't, . . .	-	-	-	-	-	-	-
{ To fine, . . .	-	18	-	1	-	-	-
Nol. pros'd, or disch'd, &c., . . .	-	-	-	-	-	-	-
Nol. pros'd, or quashed, (informality,) . . .	-	-	1	-	-	-	-
Appealed to Superior Ct., . . .	-	1	-	-	-	-	-
Defaulted, . . .	-	-	-	-	-	-	-
Not arrested, . . .	-	-	-	-	-	-	-
Costs accrued, year ending Sept. 30, . . .	\$4 86	\$128 97	\$16 50	\$45 80	\$28 55	\$5 05	\$7 65
Costs of year paid, . . .	-	\$89 48	\$7 65	\$26 65	-	\$5 05	-
Costs of former years paid, . . .	-	-	-	-	-	-	-

*for the year ending September 30, 1864.*

MEDFORD—Concluded.						NATICK.				
BENJAMIN F. HAYES—Con.						EMMONS PARTRIDGE.				
F.	G.		H.	J.	Totals.	B.		C.		D.
Disturbing the peace.	Common drunkard.	Drunkenness.	Liquor, selling.	Other offences.		Assault with dangerous weapon.	Assault and Abuse & Battery.	Ent'g in night, or day, or Ent'g in day, not putting in rear.	Larceny.	Embezzlement.
-	-	-	-	-	-	-	-	-	-	-
1	1	5	3	1	43	3	28	1	14	1
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	2	-	-	3	-	5	-	1	-
1	1	3	3	1	40	3	21	1	12	1
1	1	4	3	-	36	-	28	1	13	1
-	-	1	-	1	5	-	-	-	-	-
-	-	-	-	-	3	3	-	-	1	-
1	1	4	3	-	33	-	28	1	12	1
-	1	-	-	-	4	-	4	1	5	-
-	-	-	-	-	-	-	-	-	-	-
1	-	4	3	-	3	-	27	-	12	1
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	3	-	1	-	-	-	-	-
-	-	-	-	-	4	-	2	-	-	-
\$10 75	\$7 60	\$30 55	\$28 55	\$9 50	\$313 82	\$32 65	\$229 62	\$10 35	\$98 15	\$6 65
\$10 75	\$7 60	\$30 55	\$18 60	-	196 33	-	189 87	-	\$85 35	\$6 65

*Cases before Trial Justices,*

TRIAL JUSTICES.	MIDDLESEX CO.—Con.						NATICK—Concluded.					
							EMMONS' PARTRIDGE—Con.					
							G.				J.	Totals.
	Adultery.	Common drunk- and.	Drunkenness.	Sunday law, vio- lation of.	Other offences.	Totals.						
Pros. pend'g Oct. 1. 1862, .	-	-	-	-	-	-						-
Number on file, . . .	-	-	-	-	-	-						-
Commenced during year, .	1	3	5	2	3	61						
Pending cases disposed of, .	-	-	-	-	-	-						-
Placed on file, . . .	-	-	-	-	-	-						-
On file, September 30, . .	-	-	-	-	-	-						-
Number pending, . . .	-	-	-	-	-	-						-
PLEAS. { Guilty, . . .	1	1	4	1	1	14						
{ Nolo contendere, . . .	-	-	-	-	-	-						
{ Not guilty, . . .	-	2	1	1	2	44						
JUDGMENTS. { Guilty, . . .	-	3	5	2	3	56						
{ Not Guilty, . . .	-	-	-	-	-	-						
{ Bound over, . . .	1	-	-	-	-	5						
SENTENCES. { Whole No. sentenced, . . .	-	3	5	-	1	51						
{ To Jail or H. of Cor., . . .	-	3	-	-	-	13						
{ To Almshouse, . . .	-	-	-	-	-	-						
{ To State Reform Sch'l, . . .	-	-	-	-	-	-						
{ To fine and impris'm't, . . .	-	-	5	-	-	46						
{ To fine, . . .	-	-	-	-	1	-						
Nol. pros'd. or disch'd, &c., .	-	-	-	2	2	4						
Nol. pros'd. or quashed, (in- formality,) . . .	-	-	-	-	-	-						
Appealed to Superior Ct., . .	-	-	-	-	-	2						
Defaulted, . . .	-	-	-	-	-	1						
Not arrested, . . .	-	-	-	-	-	-						
Costs accrued, year ending Sept. 30, . . .	\$10 95	\$20 55	\$28 45	\$15 25	\$19 50	\$72 12						
Costs of year paid, . . .	-	\$15 45	-	-	\$9 55	\$306 87						
Costs of former years paid, .	-	-	-	-	-	-						

*for the year ending September 30, 1864.*

**NEWTON.**

**JAMES F. C. HYDE**

[illegible]



*Cases before Trial Justices,*

MIDDLESEX CO.— <i>Con.</i>		NEWTON— <i>Continued.</i>					
TRIAL JUSTICES.		STEPHEN W. TROWBRIDGE.					
		B.		C.		D.	G.
		Assault on officer.	Assault, and Assault & Battery.	Larceny.	Larceny in building.	Counterfeit bank bills, having, uttering, &c.	Common night-walker.
Pros. pend'g Oct. 1, 1863, .		-	-	-	-	-	-
Number on file, .		-	-	-	-	-	-
Commenced during year, .		1	29	1	4	1	1
Pending cases disposed of, .		-	-	-	-	-	-
Placed on file, .		-	-	-	-	-	-
On file, September 30, .		-	-	-	-	-	-
Number pending, .		-	-	-	-	-	-
PLEAS.	{ Guilty, .	-	3	-	3	-	1
	{ Nolo contendere, .	-	-	-	-	-	-
	{ Not Guilty, .	1	26	1	1	1	-
JUDGMENTS.	{ Guilty, .	-	19	-	4	-	1
	{ Not Guilty, .	-	10	-	-	-	-
	{ Bound over, .	-	-	1	-	1	-
SENTENCES.	{ Whole No. sentenced, .	-	19	-	4	-	1
	{ To Jail or H. of Cor., .	-	-	-	-	-	-
	{ To Almshouses, .	-	-	-	-	-	-
	{ To State Reform Sch'l, .	-	-	-	-	-	-
	{ To fine and impris'm't, .	-	-	-	-	-	-
	{ To fine, .	-	19	-	4	-	1
		-	-	-	-	-	-
Nol. pros'd, or disch'd, &c., .		-	10	-	-	-	-
Nol. pros'd, or quashed, (informality,) .		1	-	-	-	-	-
Appealed to Superior Ct., .		-	1	-	-	-	-
Defaulted, .		-	-	-	-	-	-
Not arrested, .		-	-	-	-	-	-
Costs accrued, year ending Sept. 30, .		{ \$7 95	\$46 45	{ \$13 05	\$8 95	\$5 95	\$7 45
Costs of year paid, .		-	\$5 35	-	-	\$5 95	-
Costs of former years paid, .		-	-	-	-	-	-

*for the year ending September 30, 1864.*

NEWTON—Continued.				SHIRLEY.				
S. W. TROWBRIDGE—Com.				ANDREW J. CLOUGH.				
G.	J.			A.	B.	C.	D.	G.
Drunkenness.	Vagabond.	Other offenses.	Totals.	Rape.	Assault, and Assault & Battery.	Larceny.	Malicious mischief.	False pretenses.
-	-	-	-	-	-	-	-	-
8	1	3	49	2	7	1	2	1
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
7	1	-	15	-	-	-	-	-
1	-	3	34	1	7	1	1	2
8	1	3	36	-	6	1	-	3
-	-	-	10	1	-	-	-	1
-	-	-	2	-	-	-	-	-
8	1	3	36	-	5	1	-	2
-	1	-	1	-	-	-	-	2
-	-	-	-	-	-	-	-	-
8	-	3	35	-	2	1	-	-
-	-	-	10	2	1	-	1	-
-	-	-	1	-	-	-	1	-
-	-	-	1	-	4	-	-	-
-	-	-	-	-	-	-	-	-
\$35 75	\$7 10	-	\$132 65	\$15 20	\$44 86	\$7 60	\$20 70	\$10 85
-	\$7 10	-	\$18 40	\$15 20	\$44 66	\$7 60	\$20 70	\$10 85
-	-	-	-	-	56 98	6 25	-	-
-	-	-	-	-	-	-	-	\$45 49
-	-	-	-	-	-	-	-	25 79

*Cases before Trial Justices,*

TRIAL JUSTICES.	MIDDLESEX CO.— <i>Con.</i>					
	SHIRLEY— <i>Concluded.</i>					
	ANDREW J. CLOUGH— <i>Con.</i>					
	G.			H.	J.	Totals.
	Drunkenness.	Indecent exposure.	Vagabond.	Liquor, selling.	Other offences.	
Pros. pend'g Oct. 1, 1863, .	-	-	-	-	-	-
Number on file, .	-	-	-	-	-	-
Commenced during year, .	1	3	3	1	4	23
Pending cases disposed of, .	-	-	-	-	-	-
Placed on file, .	-	-	-	-	-	-
On file, September 30, .	-	-	-	-	-	-
Number pending, .	-	-	-	-	-	-
PLEAS. { Guilty, .	1	-	-	-	-	1
{ Nolo contendere, .	-	-	-	-	-	-
{ Not Guilty, .	-	2	3	1	4	24
JUDGMENTS. { Guilty, .	-	1	3	-	-	14
{ Not Guilty, .	-	-	-	-	1	3
{ Bound over, .	-	1	-	-	1	2
SENTENCES. { Whole No. sentenced, .	-	1	3	-	-	13
{ To Jail or H. of Cor., .	-	-	2	-	-	5
{ To Almshouse, .	-	-	1	-	-	1
{ To State Reform Sch'l, .	-	-	-	-	-	-
{ To fine and impris'm't, .	-	-	-	-	-	3
{ To fine, .	-	-	-	-	-	-
Nol. pros'd, or disch'd, &c., .	1	-	-	1	3	10
Nol. pros'd, or quashed, (informality,) .	-	1	-	-	-	2
Appealed to Superior Ct., .	-	-	-	-	-	4
Defaulted, .	-	-	-	-	-	-
Not arrested, .	-	-	-	-	-	-
Costs accrued, year ending Sept. 30, .	\$6 30	\$21 10	\$48 46	\$4 55	\$37 24	\$262 15
Costs of year paid, .	\$6 30	\$21 10	\$48 46	\$4 55	\$37 24	\$262 15
Costs of former years paid, .	7 28	-	5 35	-	77 79	179 44

*for the year ending September 30, 1864.*

## SOMERVILLE.

## FRANCIS TUFTS.

A.		B.		C.						D.	
Murder.		Assault with dangerous weapon.	Assault, and Assault & Battery.	Breaking glass.	Burning dwelling-house.	Burning buildings (under \$1,000.)	Larceny.	Malignous mischief.	Malignous trespass.	Counterfeit bank bills, having, uttering, &c.	False pretences.
1		1	40	1	1	3	7	4	3	1	1
			8			1		4	3		
1		1	80	1	1	2	5			1	1
			30				2	4	3		
			4	1		1	2				
1		1	1		1		1			1	1
			30				2	4	3		
			3				1				
			27				1	4	3		
			9			1					
			3								
			1				2				
\$35 55		\$9 05	\$259 80	\$7 35	\$9 05	\$24 25	\$37 45	\$22 20	\$17 95	\$8 75	\$13 00
		132 95					\$9 75	\$22 20	\$11 15		

*Cases before Trial Justices,*

MIDDLESEX CO.— <i>Con.</i>		SOMERVILLE— <i>Continued.</i>					
TRIAL JUSTICES.		FRANCIS TUFTS— <i>Con.</i>					
		F.	G.				
		Disturbing the peace.	Common drunk- ard.	Disorderly house.	Drunkenness.	Indecent expo- sure.	Polygamy.
Pros. pend'g Oct. 1, 1883, .		-	-	-	-	-	-
Number on file, .		-	-	-	-	-	-
Commenced during year, .		3	4	1	1	1	1
Pending cases disposed of, .		-	-	-	-	-	-
Placed on file, .		-	-	-	-	-	-
On file, September 30, .		-	-	-	-	-	-
Number pending, .		-	-	-	-	-	-
PLEAS.	{ Guilty, .	-	1	-	1	-	-
	{ Nolo contendere, .	-	-	-	-	-	-
	{ Not Guilty, .	2	3	1	-	1	1
JUDGMENTS.	{ Guilty, .	2	3	-	1	-	-
	{ Not Guilty, .	-	1	-	-	-	-
	{ Bound over, .	-	-	1	-	1	1
SENTENCES.	{ Whole. No sentenced, .	2	3	-	1	-	-
	{ To Jail or H. of Cor., .	-	2	-	-	-	-
	{ To Almshouses, .	-	-	-	-	-	-
	{ To State Reform Sch'l, .	-	-	-	-	-	-
	{ To fine and impris'm't, .	-	-	-	-	-	-
	{ To fine, .	2	1	-	1	-	-
	Nol. pros'd, or disch'd, &c., .	-	-	-	-	-	-
	Nol. pros'd, or quashed, (in- formality,) .	-	-	-	-	-	-
	Appealed to Superior Ct., .	-	-	-	-	-	-
	Defaulted, .	-	-	-	-	-	-
Not arrested, .		1	-	-	-	-	-
Costs accrued, year ending Sept. 30, .		\$9 60	\$31 55	\$19 55	\$4 00	\$9 85	\$17 55
Costs of year paid, .		\$9 60	\$6 95	-	\$4 00	-	-
Costs of former years paid, .		-	-	-	-	-	-

*for the year ending September 30, 1864.*

SOMERVILLE—Con.			SOUTH READING.							
FRANCIS TUFTS—Con.			E. A. UPTON.							
G.	J.	Totals.	B.	C.			E.	G.		
Sunday law, violation of.	Other offences.		Assault, and Assault & Battery.	Ent' in night or day, or putting in fear.	Breaking glass.	Burning woods.	Larceny.	Perjury.	Adultery.	Common drunkard.
-	-	-	-	-	-	-	-	-	-	-
3	6	88	18	1	1	1	7	1	1	1
-	-	-	-	-	-	-	-	-	-	-
3	1	22	5	-	-	-	3	-	-	1
-	5	56	8	1	1	1	3	1	1	-
3	-	48	8	-	-	-	4	-	-	1
-	2	12	5	-	1	1	1	1	-	-
-	3	12	-	1	-	-	-	-	1	-
3	1	49	8	-	-	-	4	-	-	1
-	-	6	1	-	-	-	1	-	-	1
-	-	-	-	-	-	-	-	-	-	-
3	1	43	7	-	-	-	3	-	-	1
-	-	10	5	-	1	1	2	1	-	-
-	-	3	1	-	-	-	1	-	-	1
-	-	4	-	-	-	-	1	-	-	-
\$14 10	\$53 55	\$803 85	\$125 08	\$14 05	\$7 15	\$13 15	\$64 05	\$29 35	\$19 45	\$10 15
\$8 20	\$5 25	\$210 05	\$48 70	-	-	-	14 50	-	-	-

*Cases before Trial Justices,*

MIDDLESEX CO.— <i>Con.</i>	SOUTH READING— <i>Concluded.</i>						
TRIAL JUSTICES.	E. A. UPTON— <i>Con.</i>						
	G.			H.		J.	Totals.
	Disturb'g school.	Drunkennes.	Sunday law, violation of.	Liquor, selling.	Liquor nuisance.	Other offences.	
Pros. pend'g Oct. 1, 1863, . . .	-	-	-	-	-	-	-
Number on file, . . .	-	-	-	-	-	-	-
Commenced during year, . . .	1	2	1	15	3	7	55
Pending cases disposed of, . .	-	-	-	-	-	-	-
Placed on file, . . .	-	-	-	-	-	-	-
On file, September 30, . . .	-	-	-	-	-	1	1
Number pending, . . .	-	-	-	-	-	1	1
PLEAS. { Guilty, . . .	1	1	-	3	-	2	16
{ Nolo contendere, . . .	-	-	-	-	-	-	-
{ Not guilty, . . .	-	1	1	12	3	2	35
JUDGMENTS. { Guilty, . . .	-	-	-	4	2	2	21
{ Not Guilty, . . .	-	-	1	7	-	1	18
{ Bound over, . . .	1	-	-	4	1	1	9
SENTENCES. { Whole No. sentenced, . . .	-	1	-	4	1	2	21
{ To Jail or H. of Cor., . . .	-	-	-	-	-	-	3
{ To Almshouse, . . .	-	-	-	-	-	-	-
{ To State Reform Sch'l, . . .	-	-	-	-	-	-	-
{ To fine and impris'm't, . . .	-	-	-	-	-	-	-
{ To fine, . . .	-	1	-	4	1	2	10
Nol. pros'd, or disch'd, &c., . . .	-	1	1	7	1	1	21
Nol. pros'd, or quashed, (informality,) . . .	-	-	-	-	-	-	-
Appealed to Superior Ct., . . .	-	-	-	-	-	-	3
Defaulted, . . .	-	-	-	-	-	-	-
Not arrested, . . .	-	-	-	-	-	-	1
Costs accrued, year ending Sept. 30, . . .	\$11 80	\$12 25	\$4 95	\$168 60	\$39 70	\$64 40	\$594 08
Costs of year paid, . . .	-	\$5 50	-	\$39 90	\$18 20	\$4 55	\$151 35
Costs of former years paid, . . .	-	-	-	-	-	-	-

*for the year ending September 30, 1864.*

## STONEHAM.

M. L. MORSE.

B.		C.				G.				J.	Totals.
Assault, and Assault & Battery.	Br's and Ent's in night, with intent, &c.	Burning woods.	Larceny.	Malicious mischief.	Receiving stolen goods.	Adultery.	Common drunkard.	Drunkenness.	Vagabond.	Other offences.	
-	-	-	-	-	-	-	-	-	-	-	-
4	3	1	2	1	1	1	2	2	1	6	24
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	1	-	-	-	-	1
-	-	-	-	-	-	-	-	-	-	1	1
4	8	1	2	1	1	-	2	2	1	8	20
-	-	-	-	-	-	-	-	-	-	-	-
4	-	-	2	-	1	-	2	2	-	2	18
-	3	1	-	-	-	-	-	-	1	-	1
-	-	-	-	-	-	-	-	-	-	-	4
4	-	-	2	-	1	-	2	2	-	3	14
1	-	-	1	-	1	-	1	-	-	1	5
-	-	-	-	-	-	-	1	-	-	-	1
-	-	-	-	-	-	-	-	-	-	-	-
2	-	-	1	-	-	-	-	2	-	2	7
-	-	-	-	-	-	-	-	-	-	-	-
1	-	-	-	1	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	2	3
\$34 40	\$16 70	\$16 25	\$38 15	\$18 60	\$11 35	\$4 85	\$17 70	\$16 90	\$12 35	\$42 10	\$224 35
\$23 75	\$16 70	-	30 15	-	11 35	-	\$7 05	16 90	12 35	\$9 60	127 85



*Cases before Trial Justices,*

MIDDLESEX CO.— <i>Con.</i>	TOWNSEND.					
TRIAL JUSTICES.	HENRY SCHEVA.					
	A.	B.	C.	F.	G.	Totals.
	Kidnaping.	Assault, and Ab- sault & Battery.	Larceny.	Disturbing the peace.	Drunkenness.	
Proa. pend'g Oct. 1, 1863, . . .	-	-	-	-	-	-
Number on file, . . .	-	-	-	-	-	-
Commenced during year, . . .	1	5	2	1	1	10
Pending cases disposed of, . . .	-	-	-	-	-	-
Placed on file, . . .	-	-	-	-	-	-
On file, September 30, . . .	-	-	-	-	-	-
Number pending, . . .	1	-	2	-	-	3
PLEAS. { Guilty, . . .	-	1	-	-	1	2
{ Nolo contendere, . . .	-	-	-	-	-	-
{ Not Guilty, . . .	-	3	-	1	-	4
JUDGMENTS. { Guilty, . . .	-	-	-	1	1	2
{ Not Guilty, . . .	-	-	-	-	-	-
{ Bound over, . . .	-	1	-	-	-	1
SENTENCES. { Whole No. sentenced, . . .	-	2	-	1	1	4
{ To Jail or H. of Cor., . . .	-	1	-	-	1	2
{ To Almshouse, . . .	-	-	-	-	-	-
{ To State Reform Sch'l, . . .	-	-	-	-	-	-
{ To fine and impris'm't, . . .	-	-	-	-	-	-
{ To fine, . . .	-	1	-	1	-	2
Nol. pros'd, or disch'd, &c., . . .	-	2	-	-	-	2
Nol. pros'd, or quash'd, (in- formality,) . . .	-	-	-	-	-	-
Appealed to Superior Ct., . . .	-	-	-	-	-	-
Defaulted, . . .	-	-	-	-	-	-
Not arrested, . . .	1	-	2	-	-	3
Costs accrued, year ending Sept. 30, . . .	\$0 70	\$81 79	\$0 70	\$6 40	\$6 45	\$96 04
Costs of year paid, . . .	\$0 70	\$5 81	\$0 70	\$6 40	-	\$13 61
Costs of former years paid, . . .	-	-	-	-	-	-

*for the year ending September 30, 1864.*

## WALTHAM.

## JOSEPH BUTTER.

B.	C.			G.						H.	J.	Totals.
Assault, and Assault & Battery.	Burning dwelling-house.	Larceny.	Malicious mischief.	Common drunkard.	Drunkenness.	Indecent exposure.	Lawless.	Sunday law, violation of.	Vagabond.	Liquor, selling.	Other offences.	
42	2	18	4	22	9	1	1	1	6	2	5	118
5	-	-	-	-	1	1	-	-	-	-	-	7
87	2	18	4	22	8	-	1	1	6	2	5	106
85	1	12	2	22	8	1	1	1	6	2	5	96
7	1	6	2	-	1	-	-	-	-	-	-	17
-	1	1	-	-	-	-	-	-	-	-	-	2
85	-	12	2	22	8	1	1	1	6	2	5	95
-	-	7	-	20	-	-	-	-	6	-	-	83
-	-	-	-	-	-	-	-	-	-	-	-	-
35	-	4	2	2	8	1	1	1	-	2	5	59
-	-	-	-	-	-	-	-	-	-	-	-	-
1	-	1	-	1	1	-	-	-	-	2	-	6
\$295 48	\$20 20	\$126 66	\$30 65	\$120 90	\$50 95	\$5 35	\$6 05	\$8 70	\$38 08	\$14 80	\$31 05	\$748 82
219 08	-	80 70	14 65	12 90	25 90	5 85	-	8 70	-	-	19 45	836 68

*Cases before Trial Justices,*

MIDDLESEX CO.— <i>Con.</i>		WAYLAND.						
TRIAL JUSTICES.		DAVID HEARD.						
		B.	C.		F.	G.		Totals.
		Assault, and Assault & Battery.	Break'g & Ent'g in night, with intent, &c.	Malicious mischief.	Disturbing the peace.	Common drunkard.	Sunday law, violation of.	
Pros. pend'g Oct. 1, 1863,	-	-	-	-	-	-	-	-
Number on file, . . .	-	-	-	-	-	-	-	-
Commenced during year, .	16	1	1	1	1	1	7	27
Pending cases disposed of, .	-	-	-	-	-	-	-	-
Placed on file, . . .	-	-	-	-	-	-	-	-
On file, September 30, . . .	-	-	-	-	-	-	-	-
Number pending, . . .	-	-	-	-	-	-	-	-
PLEAS. {	Guilty, . . .	2	-	-	-	-	5	7
	Nolo contendere, . . .	1	-	-	-	-	-	1
	Not Guilty, . . .	18	1	1	1	1	2	19
JUDGMENTS. {	Guilty, . . .	18	1	1	1	1	7	24
	Not Guilty, . . .	3	-	-	-	-	-	3
	Bound over, . . .	-	1	-	-	-	-	1
SENTENCES. {	Whole No. sentenced, . . .	18	-	1	1	1	7	23
	To Jail or H. of Cor., . . .	-	-	-	-	1	-	1
	To Almshouses, . . .	-	-	-	-	-	-	-
	To State Reform Sch'l, . . .	-	-	-	-	-	-	-
	To fine and impris'm't, . . .	-	-	-	-	-	-	-
	To fine, . . .	18	-	1	1	-	7	22
Nol. pros'd, or disch'd, &c., .	-	-	-	-	-	-	-	-
Nol. pros'd, or quashed, (informality,) . . .	-	-	-	-	-	-	-	-
Appealed to Superior Ct., . .	1	-	-	-	-	-	-	1
Defaulted, . . .	-	-	-	-	-	-	-	-
Not arrested, . . .	-	-	-	-	-	-	-	-
Costs accrued, year ending Sept. 30, . . .	\$138 43	\$8 80	\$10 50	\$7 75	\$9 70	\$43 81	\$213 79	
Costs of year paid, . . .	129 48	-	\$10 50	\$7 75	-	\$43 81	191 54	
Costs of former years paid, .	-	-	-	-	-	-	-	-

*for the year ending September 30, 1864.*

## WESTFORD.

## LUTHER FRESCOTT.

B.	C.					F.	G.				
Assault, and Assault & Battery.	Larceny.	Larceny in dwelling-house.	Larceny from person.	Malicious mischief.	Malicious trespass.	Disturbing the peace.	Common drunkard.	Common night-walker.	Drunkenness.	Indecent exposure.	Sunday law, violation of.
18	5	2	1	2	1	1	3	2	4	1	1
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
3	1	-	-	-	1	-	1	2	3	-	1
15	3	2	-	1	-	1	2	-	1	1	-
17	2	-	-	-	1	-	2	2	3	1	1
1	1	2	-	1	-	1	1	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
15	2	-	-	-	1	-	2	2	3	1	1
-	-	-	-	-	-	-	1	2	1	1	-
-	1	-	-	-	-	-	-	-	-	-	-
15	1	-	-	-	1	-	1	-	2	-	1
2	2	2	1	2	-	-	1	-	-	-	-
1	1	-	-	-	-	-	-	-	-	-	-
4	-	-	-	-	-	-	-	-	-	1	-
-	-	-	-	-	-	-	-	-	-	-	-
\$177 80	\$59 71	\$28 20	\$18 55	\$11 65	\$9 10	\$7 45	\$32 00	\$28 05	\$25 40	\$8 55	\$6 45
\$94 15	\$16 90	-	\$18 55	\$4 11	\$9 10	\$7 45	\$24 65	-	\$9 70	-	\$6 45
189 80	-	-	-	-	-	-	84 78	-	33 40	-	-

*Cases before Trial Justices,*

TRIAL JUSTICES.	MIDDLESEX CO.—Con.	WESTFORD—Con.			WOBURN.			
		L. PRESCOTT—Con.			PARKER L. CONVERSE.			
		H.	J.	Totals.	B.			C.
		Liquor, selling.	Other offences.		Assault with dangerous weapon.	Assault on officer.	Assault, and Assault & Battery.	Burning build'g. (under \$1,000.)
Pros. pend'g Oct. 1, 1863, .	-	-	-	-	-	-	-	-
Number on file, .	-	-	-	-	-	-	-	-
Commenced during year, .	1	1	48	1	3	48	1	-
Pending cases disposed of, .	-	-	-	-	-	-	-	-
Placed on file, .	-	-	-	-	-	-	-	-
On file, September 30, .	-	-	-	-	-	-	-	-
Number pending, .	-	-	-	-	-	-	-	-
PLEAS. { Guilty, .	-	-	12	-	1	15	-	-
{ Nolo contendere, .	-	-	3	-	-	-	-	-
{ Not Guilty, .	1	1	28	1	2	30	1	-
JUDGMENTS. { Guilty, .	-	-	29	-	-	40	-	-
{ Not Guilty, .	1	1	9	-	-	3	-	-
{ Bound over, .	-	-	-	1	3	2	1	-
SENTENCES. { Whole No. sentenced, .	-	-	27	-	-	40	-	-
{ To Jail or H. of Cor., .	-	-	5	-	-	-	-	-
{ To Almshouse, .	-	-	-	-	-	-	-	-
{ To State Reform Sch'l, .	-	-	1	-	-	-	-	-
{ To fine and impris'm't, .	-	-	21	-	-	40	-	-
{ To fine, .	-	-	-	-	-	-	-	-
Nol. pros'd, or disch'd, &c., .	1	1	12	-	-	3	-	-
Nol. pros'd, or quashed, (informality,) .	-	-	2	-	-	-	-	-
Appealed to Superior Ct., .	-	-	5	-	-	1	-	-
Defaulted, .	-	-	-	-	-	-	-	-
Not arrested, .	-	-	-	-	-	3	-	-
Costs accrued, year ending Sept. 30, .	\$9 85	\$5 75	\$413 51	\$8 15	\$19 75	\$267 10	\$68 90	-
Costs of year paid, .	-	-	186 06	7 35	18 20	248 59	-	-
Costs of former years paid, .	-	\$55 29	318 27	-	-	-	-	-

*for the year ending September 30, 1864.*

WO BURN—Concluded.

PARKER L. CONVERSE—Con.

C.		D.	E.	G.					H.		J.	Totals.
Larceny.	Larceny in dwelling-house.	Embezzlement.	Contempt.	Adultery.	Common drunkard.	Disturbing meeting.	Drunkenness.	Sunday law, violation of.	Liquor, selling.	Liquor nuisance.	Other offences.	
-	-	-	-	-	-	-	-	-	-	-	-	-
5	1	1	1	2	13	1	25	2	11	2	6	123
-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-
1	-	-	1	-	2	1	20	1	3	-	4	49
-	-	-	-	-	-	-	-	-	-	-	-	-
4	-	-	-	2	10	-	5	1	6	1	2	65
-	-	-	-	-	-	-	-	-	-	-	-	-
3	-	-	1	-	10	1	24	1	5	-	5	90
2	-	-	-	-	2	-	-	1	2	-	1	11
-	-	-	-	2	-	-	-	-	2	1	-	12
-	-	-	-	-	-	-	-	-	-	-	-	-
3	-	-	1	-	10	1	24	1	5	-	5	90
1	-	-	-	-	10	-	-	-	-	-	-	11
-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	5	-	-	5
2	-	-	1	-	-	1	24	1	-	-	5	74
-	-	-	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	2	-	1	1	2	-	1	12
-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	4	-	-	5
27 85	1	1	-	-	1	-	-	-	2	1	-	9
\$27 85	\$1 35	\$1 85	\$3 35	\$19 30	\$104 55	\$4 45	\$143 80	\$10 10	\$84 00	\$10 20	\$28 00	\$502 20
24 80	-	-	3 35	-	63 05	4 45	136 25	9 50	38 09	6 60	\$28 00	583 23

## MIDDLESEX COUNTY.

*Cases before Trial Justices,*

TRIAL JUSTICES.	A.	B.	C.	D.
Procs. pend'g Oct. 1, 1868, .	-	4	-	-
Number on file, .	-	-	-	-
Commenced during year, .	7	450	193	10
Pending cases disposed of, .	-	1	-	-
Placed on file, .	-	-	5	1
On file, September 30, .	-	-	-	1
Number pending, .	1	5	2	-
PLEAS. { Guilty, .	1	110	40	-
{ Nolo contendere, .	-	6	1	-
{ Not Guilty, .	4	328	132	9
JUDGMENTS. { Guilty, .	2	338	113	2
{ Not Guilty, .	1	52	31	2
{ Bound over, .	4	21	32	2
SENTENCES. { Whole No. sentenced, .	-	352	101	3
{ To Jail or H. of Cor., .	-	22	22	1
{ To Almshouse, .	-	-	-	-
{ To State Reform Sch'l, .	-	-	8	-
{ To fine and impris'm't, .	-	-	-	1
{ To fine, .	-	315	73	1
Nol. pros'd, or disch'd, &c., .	2	50	22	1
Nol. pros'd, or quashed, (in- formality,) .	-	5	5	-
Appealed to Superior Ct., .	-	27	8	-
Defaulted, .	-	-	-	-
Not arrested, .	1	8	7	1
Costs accrued, year ending Sept. 30, .	\$91 50	\$3,097 97	\$1,724 69	\$37 88
Costs of year paid, .	19 70	2,183 24	725 81	56 63
Costs of former years paid, .	-	315 02	17 30	-

## MIDDLESEX COUNTY.

*for the year ending September 30, 1864.*

E.	F.	G.	H.	J.	TOTALS.
2	-	-	4	3	13
-	-	-	-	-	-
5	18	224	84	85	1,071
-	-	-	-	1	2
-	-	-	-	2	8
-	-	-	-	-	1
2	-	1	3	1	15
1	3	86	10	25	276
-	-	2	-	1	10
2	9	130	61	44	719
3	8	180	41	41	728
2	1	20	16	13	188
-	-	10	16	11	96
3	11	190	37	35	732
-	-	67	-	1	113
-	-	4	-	-	4
-	-	-	-	-	3
-	-	1	31	-	33
3	11	109	6	34	552
2	-	14	15	18	124
-	-	1	1	-	12
-	-	9	31	5	80
-	-	-	-	2	2
-	1	1	7	2	28
\$40 65	\$76 78	\$1,671 70	\$743 73	\$540 46	\$3,075 36
7 80	65 98	880 21	378 59	252 03	4,680 40*
16 75	-	157 17	56 10	145 53	718 40†

\* \$110.41 returned in Total column only.

† \$10.43 returned in Total column only.



*Cases before Trial Justices, for the year ending Sept. 30, 1864.*

NANTUCKET COUNTY.				NANTUCKET.						
TRIAL JUSTICES.				WM. BARNEY.			JAMES M. BUNKER.			
				G.		Totals.	B.	C.	H.	Totals.
				Common drunk- ard.	Drunkenness.		Assault, and As- sault & Battery.	Larceny.	Liquor, selling.	
Pros. pend'g Oct. 1, 1863, .	-	-	-	-	-	-	-	-	-	
Number on file, .	-	-	-	-	-	-	-	-	-	
Commenced during year, .	1	1	2	3	4	1	8			
Pending cases disposed of, .	-	-	-	-	-	-	-	-	-	
Placed on file, .	-	-	-	-	-	-	-	-	-	
On file, September 30, .	-	-	-	-	-	-	-	-	-	
Number pending, .	-	-	-	-	1	-	1			
PLEAS. { Guilty, .	-	-	-	-	-	-	-	-	-	
{ Nolo contendere, .	-	-	-	-	1	-	1			
{ Not guilty, .	1	1	2	3	2	1	6			
JUDGMENTS. { Guilty, .	1	1	2	2	-	1	3			
{ Not Guilty, .	-	-	-	-	-	-	-			
{ Bound over, .	-	-	-	-	-	-	-			
SENTENCES. { Whole No. sentenced, .	1	-	1	2	2	-	4			
{ To Jail or H. of Cor., .	1	1	2	1	1	-	2			
{ To Almshouses, .	-	-	-	-	-	-	-			
{ To State Reform Sch'l, .	-	-	-	-	-	-	-			
{ To fine and impris'm't, .	-	-	-	-	-	-	-			
{ To fine, .	-	1	1	1	1	1	3			
Nol. pros'd, or disch'd, &c., .	-	-	-	1	-	-	1			
Nol. pros'd, or quashed, (in- formality,) .	-	-	-	-	-	-	-			
Appealed to Superior Ct., .	-	-	-	-	-	-	-			
Defaulted, .	-	-	-	-	-	-	-			
Not arrested, .	-	-	-	-	1	-	-			
Costs accrued, year ending Sept. 30, .	\$6 51	\$7 15	\$13 06	\$28 90	\$21 05	\$10 45	\$55 40			
Costs of year paid, .	-	-	-	-	\$21 05	\$10 45	\$31 50			
Costs of former years paid, .	-	-	-	-	-	-	-			

## NANTUCKET COUNTY.

*Cases before Trial Justices, for the year ending Sept. 30, 1864.*

TRIAL JUSTICES.	B.	C.	G.	H.	TOTALS.
Proa. pend'g Oct. 1, 1863, .	-	-	-	-	-
Number on file, . . .	-	-	-	-	-
Commenced during year, .	3	4	2	1	10
Pending cases disposed of, .	-	-	-	-	-
Placed on file, . . .	-	-	-	-	-
On file, September 30, .	-	-	-	-	-
Number pending, . . .	-	1	-	-	1
PLEAS. { Guilty, . . .	-	-	-	-	-
{ Nolo contendere, .	-	1	-	-	1
{ Not Guilty, . . .	3	2	2	1	8
JUDGMENTS. { Guilty, . . .	2	-	2	1	5
{ Not Guilty, . . .	-	-	-	-	-
{ Bound over, . . .	-	-	-	-	-
SENTENCES. { Whole No. sentenced, .	2	2	1	-	5
{ To Jail or H. of Cor., .	1	1	2	-	4
{ To Almshouses, . . .	-	-	-	-	-
{ To State Reform Sch'l, .	-	-	-	-	-
{ To fine and impris'm't, .	-	-	-	-	-
{ To fine, . . . . .	1	1	1	1	4
Nol. pros'd, or disch'd, &c., .	1	-	-	-	1
Nol. pros'd, or quashed, (in- formality,) . . . . .	-	-	-	-	-
Appealed to Superior Ct., .	-	-	-	-	-
Defaulted, . . . . .	-	-	-	-	-
Not arrested, . . . . .	-	-	-	-	-
Costs accrued, year ending Sept. 30, . . . . .	\$28 90	\$21 05	\$18 66	\$10 45	\$69 06
Costs of year paid, . . . .	-	21 05	-	10 45	31 50
Costs of former years paid, .	-	-	-	-	-

*Cases before Trial Justices,*

NORFOLK COUNTY.	BROOKLINE.		COHASSET.	
	WILLIAM B. TOWNE.		SOLOMON J. BEAL.	
TRIAL JUSTICES.	B.		B.	
	Assault, and As- sault & Battery.	Totals.	Assault, and As- sault & Battery.	Totals.
Pros. pend'g Oct. 1, 1888, .	-	-	-	-
Number on file, .	-	-	-	-
Commenced during year, .	8	8	8	8
Pending cases disposed of, .	-	-	-	-
Placed on file, .	-	-	-	-
On file, September 30, .	-	-	-	-
Number pending, .	-	-	-	-
PLEAS. { Guilty, .	1	1	1	1
{ Nolo contendere, .	-	-	-	-
{ Not Guilty, .	1	1	2	2
JUDGMENTS. { Guilty, .	2	2	8	8
{ Not Guilty, .	-	-	-	-
{ Bound over, .	-	-	-	-
SENTENCES. { Whole No. sentenced, .	2	2	8	8
{ To Jail or H. of Cor., .	2	2	-	-
{ To Almshouse, .	-	-	-	-
{ To State Reform Sch'l, .	-	-	-	-
{ To fine and impris'm't, .	-	-	8	8
{ To fine, .	-	-	-	-
Nol. pros'd, or disch'd, &c., .	1	1	-	-
Nol. pros'd, or quash'd, (in- formality;) .	-	-	-	-
Appealed to Superior Ct., .	-	-	-	-
Defaulted, .	-	-	-	-
Not arrested, .	-	-	-	-
Costs accrued, year ending Sept. 80, .	\$33 49	\$33 49	\$31 75	\$31 75
Costs of year paid, .	-	-	\$31 75	\$31 75
Costs of former years paid, .	-	-	-	-

*for the year ending September 30, 1864.*

## DEDHAM.

## ERASTUS WORTHINGTON.

B.		C.				G.			
Assault with dan- gerous weapon.	Assault, and As- sault & Battery.	Breaking glass.	Larceny.	Malicious mis- chiefs.	Malicious treat- ment.	Adultery.	Common drunk- enry.	Drunkenness.	Lowdown.
-	-	-	-	-	-	-	-	-	-
1	42	1	16	5	5	2	11	7	7
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
1	7	1	2	-	2	-	-	6	-
-	-	-	-	-	-	-	-	-	-
-	32	-	6	5	3	2	10	1	7
-	-	-	-	-	-	-	-	-	-
1	34	-	8	3	3	-	6	7	6
-	4	-	-	2	2	1	1	-	1
-	-	-	1	-	-	1	-	-	-
-	-	-	-	-	-	-	-	-	-
-	33	1	5	3	3	-	4	7	6
-	1	-	1	-	-	-	4	-	6
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	32	1	4	3	3	-	-	7	-
-	-	-	-	-	-	-	-	-	-
1	8	-	2	2	2	-	-	-	1
-	-	-	-	-	-	-	-	-	-
-	3	-	-	-	-	-	3	-	-
-	-	-	-	-	-	-	-	-	-
\$5 85	-	-	-	-	-	-	-	-	-
\$5 85	\$27 10	\$6 45	\$101 95	\$16 15	\$24 75	\$36 45	\$93 70	\$58 00	\$67 50
-	-	-	-	-	-	-	-	-	-
\$5 85	\$252 45	\$6 45	\$21 15	\$16 15	\$9 10	\$18 95	\$66 75	\$37 80	-
-	62 50	-	52 57	-	22 30	23 85	-	-	-

*Cases before Trial Justices,*

NORFOLK CO.— <i>Con.</i>	DEDHAM— <i>Concluded.</i>				
	ERASTUS WORTHINGTON— <i>Con.</i>				
	G.	H.		J.	Totals.
	Vagabond.	Liquor, selling.	Liquor nuisance.	Other offences.	
TRIAL JUSTICES.					
Pros. pend'g Oct. 1, 1868, .	-	-	-	-	-
Number on file, .	-	-	-	-	-
Commenced during year, .	-	8	2	5	107
Pending cases disposed of, .	-	-	-	-	-
Placed on file, .	-	-	-	-	-
On file, September 30, .	-	-	-	-	-
Number pending, .	-	-	-	-	-
PLEAS. { Guilty, .	-	-	-	2	21
{ Nolo contendere, .	-	-	-	-	-
{ Not Guilty, .	-	8	2	3	74
JUDGMENTS. { Guilty, .	-	2	-	-	70
{ Not Guilty, .	-	-	-	1	12
{ Bound over, .	-	1	2	4	9
SENTENCES. { Whole No. sentenced, .	-	2	-	-	64
{ To Jail or H. of Cor., .	-	-	-	-	12
{ To Almshouse, .	-	-	-	-	-
{ To State Reform Sch'l, .	-	-	-	-	-
{ To fine and impris'm't, .	-	-	-	-	-
{ To fine, .	-	-	-	-	50
Nol. pros'd, or disch'd, &c., .	-	-	-	1	17
Nol. pros'd, or quashed, (in- formality,) .	-	-	-	-	-
Appealed to Superior Ct., .	-	2	-	-	8
Defaulted, .	-	-	-	-	7
Not arrested, .	-	-	-	-	-
Costs accrued, year ending Sept. 30, .	-	\$45 97	\$10 75	\$43 00	\$99 72
Costs of year paid, .	-	\$8 82	\$10 75	\$32 00	\$48 57
Costs of former years paid, .	\$7 00	49 80	6 60	8 35	232 97



*Cases before Trial Justices,*

NORFOLK CO.— <i>Con.</i>		DORCHESTER— <i>Concluded.</i>					
TRIAL JUSTICES.		JNO. W. DRAPER— <i>Con.</i>					
		G.			H.	J.	Totals.
		Drunkenness.	Polygamy.	Vagabond.	Liquor, selling.	Other offences.	
Pros. pend'g, Oct. 1, 1868,		-	-	-	-	-	-
Number on file, .		-	-	-	-	-	-
Commenced during year, .		12	1	2	4	1	124
Pending cases disposed of, .		12	1	2	4	1	120
Placed on file, .		-	-	-	-	-	-
On file, September 30, .		-	-	-	-	-	-
Number pending, .		-	-	-	-	-	4
PLEAS.	{ Guilty, .	5	-	-	-	-	52
	{ Nolo contendere, .	-	-	-	-	-	-
	{ Not Guilty, .	7	1	2	4	1	68
JUDGMENTS.	{ Guilty, .	8	-	2	3	1	95
	{ Not Guilty, .	4	-	-	1	-	15
	{ Bound over, .	-	1	-	-	-	10
SENTENCES.	{ Whole No. sentenced, .	8	-	2	3	1	95
	{ To Jail or H. of Cor., .	-	-	2	-	-	16
	{ To Almshouses, .	-	-	-	-	-	-
	{ To State Reform Sch'l, .	-	-	-	-	-	-
	{ To fine and impris'm't, .	-	-	-	3	-	3
	{ To fine, .	8	-	-	-	1	76
Nol. pros'd, or disch'd, &c., .		4	-	-	1	-	15
Nol. pros'd, or quashed, (in-		-	-	-	-	-	-
formality,) .		-	-	-	-	-	-
Appealed to Superior Ct., .		-	-	-	3	-	3
Defaulted, .		-	-	-	-	-	-
Not arrested, .		-	-	-	-	-	-
Costs accrued, year ending		\$90 87	\$9 80	\$21 30	\$38 15	\$10 85	\$1,042 04
Sept. 30, .							
Costs of year paid, .		\$21 16	-	-	-	-	\$369 86
Costs of former years paid, .		-	-	-	-	-	-

*for the year ending September 80, 1864.*

FOXBOROUGH.			MEDWAY.						
ALFRED FALES.			CHARLES H. DEANE.						
B.	C.	Totals.	B.	C.		G.		J.	Totals.
Assault, and Assault & Battery.	Larceny.		Assault, and Assault & Battery.	Breaking glass.	Larceny.	Adultery.	Common drunkard.	Other offences.	
6	2	8	9	1	4	2	2	3	21
-	-	-	-	-	-	-	-	3	3
1	1	2	-	-	-	1	1	-	2
3	1	4	9	1	4	1	1	3	19
3	2	5	6	-	3	1	1	-	11
1	-	1	2	1	-	1	1	3	7
-	-	-	-	-	-	1	-	-	2
3	2	5	6	-	-	-	1	-	7
-	-	-	-	-	-	-	1	-	1
-	-	-	5	-	3	-	-	-	8
1	2	3	-	-	-	-	-	3	3
-	-	-	-	-	1	-	-	-	1
2	1	3	2	-	1	-	-	-	3
\$76 55	\$33 20	\$109 75	\$56 35	\$5 45	\$47 98	\$28 40	\$18 35	-	\$156 53
\$12 35	\$33 20	\$45 55	\$56 35	\$5 45	\$47 98	\$28 40	\$18 35	-	\$156 53
-	-	*355 05	28 85	-	-	-	-	-	28 85

\* This item is in the Total column only.



*Cases before Trial Justices,*

NORFOLK CO.—Con.	MILTON.					
	CHARLES M. S. CHURCHILL.					
	A.	B.		C.		E.
TRIAL JUSTICES.	Assault, Alim- ous.	Assault, riotous.	Assault, and As- sault & Battery.	Break'g & Ent'g in night, with intent, &c.	Larceny.	Receiv.
Pros. pend'g Oct. 1, 1863, .	-	-	-	-	-	-
Number on file, . . . .	-	-	-	-	-	-
Commenced during year, .	3	1	6	7	12	1
Pending cases disposed of, .	-	-	-	-	-	-
Placed on file, . . . .	-	-	-	-	-	-
On file, September 30, . .	-	-	-	-	-	-
Number pending, . . . .	-	-	-	-	-	-
PLEAS. { Guilty, . . . .	-	-	-	-	6	-
{ Nolo contendere, .	-	-	-	-	-	-
{ Not Guilty, . . .	3	1	6	7	6	1
JUDGMENTS. { Guilty, . . . .	3	-	5	-	10	1
{ Not Guilty, . .	-	-	1	-	1	-
{ Bound over, . .	3	1	-	7	1	-
SENTENCES. { Whole No. sentenced, . .	-	-	5	-	10	-
{ To Jail or H. of Cor., . .	-	-	-	-	1	-
{ To Almshouse, . . . .	-	-	-	-	-	-
{ To State Reform Sch'l, .	-	-	-	-	-	-
{ To fine and impris'm't, .	-	-	-	-	-	-
{ To fine, . . . . .	-	-	4	-	8	1
Nol. pros'd, or disch'd, &c., .	-	-	1	-	2	-
Nol. pros'd, or quashed, (in- formality,) . . . . .	-	-	-	-	-	-
Appealed to Superior Ct., . .	-	-	1	-	2	-
Defaulted, . . . . .	-	-	-	-	-	-
Not arrested, . . . . .	1	-	-	-	-	-
Costs accrued, year ending Sept. 30, . . . . .	\$33 64	\$32 59	\$47 28	\$69 61	\$97 36	\$7 47
Costs of year paid, . . . .	\$33 64	\$32 59	\$47 28	\$69 61	\$97 36	\$7 47
Costs of former years paid, .	-	-	-	-	-	-

*for the year ending September 30, 1864.*

## MILTON—Concluded.

CHARLES M. S. CHURCHILL—Con.

F.		G.				H.	J.	Totals.
Disturbing the peace.	Riot.	Common drunkard.	Disorderly house.	Drunkenness.	Vagabond.	Liquor, selling.	Other offences.	
-	-	-	-	-	-	-	-	-
1	1	8	1	6	1	1	9	58
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	2	-	4	1	-	2	15
1	1	6	1	2	-	1	1	1
-	-	-	-	-	-	-	5	41
1	-	8	1	6	1	1	7	43
-	1	-	-	-	-	-	-	3
-	-	-	-	-	-	-	1	14
-	-	8	1	6	1	-	6	37
-	-	8	1	-	1	-	-	11
-	-	-	-	-	-	-	1	1
-	-	-	-	-	-	1	-	1
-	-	-	-	5	-	-	5	23
1	-	-	-	1	-	-	1	6
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	1	4	8
-	-	-	-	-	-	-	-	-
\$10 28	\$58 19	\$92 98	\$12 45	\$58 13	\$10 11	\$10 12	\$76 50	\$616 71
\$10 28	\$58 19	\$92 98	\$12 45	\$58 13	\$10 11	\$10 12	\$76 50	\$616 71

*Cases before Trial Justices,*

NORFOLK CO.— <i>Con.</i>		NEEDHAM.					
TRIAL JUSTICES.		GEORGE K. DANIELL.					
		A.	B.	C.	G.	J.	Totals.
		Assault, felonious.	Assault and Assault & Battery.	Malicious mischief.	Common drunkard.	Other offences.	
Pros. pend'g Oct. 1, 1868, .	-	-	-	-	-	-	-
Number on file, . . . .	-	-	-	-	-	-	-
Commenced during year, .	1	16	1	2	2	22	
Pending cases disposed of, .	-	-	-	-	-	-	-
Placed on file, . . . .	-	-	-	-	-	-	-
On file, September 30, . .	-	-	-	-	-	-	-
Number pending, . . . .	-	-	-	-	-	-	-
PLEAS. { Guilty, . . . .	-	1	1	1	1	4	
{ Nolo contendere, .	-	-	-	-	-	-	-
{ Not Guilty, . . .	1	15	-	1	-	17	
JUDGMENTS. { Guilty, . . .	-	7	1	2	2	12	
{ Not Guilty, . .	-	8	-	-	-	8	
{ Bound over, . .	1	-	1	1	1	4	
SENTENCES. { Whole No. sentenced, . . .	-	7	-	-	-	7	
{ To Jail or H. of Cor., . . .	-	-	-	1	-	1	
{ To Almshouse, . . . .	-	-	-	-	-	-	-
{ To State Reform Sch'l, . .	-	-	-	-	-	-	-
{ To fine and impris'm't, .	-	-	-	-	-	-	-
{ To fine, . . . . .	-	7	1	-	1	9	
Nol. pros'd, or disch'd, &c., .	-	1	-	-	-	1	
Nol. pros'd, or quashed, (informality,) . . . .	-	-	-	-	-	-	-
Appealed to Superior Ct., . .	-	-	-	-	-	-	-
Defaulted, . . . . .	-	-	-	-	-	-	-
Not arrested, . . . . .	-	-	-	-	-	-	-
Costs accrued, year ending Sept. 30, . . . . .	{ \$19 90	\$149 65	\$6 65	\$23 65	\$12 80	\$212 65	
Costs of year paid, . . . .	-	-	-	-	-	-	-
Costs of former years paid, .	-	-	-	-	-	-	-

*for the year ending September 30, 1864.*

## RANDOLPH.

A. B. BERRY.

B.		C.			D.	F.	
Assault, aggravated.	Assault, and Assault & Battery.	Breaking glass.	Larceny.	Malicious mischief.	Embezzlement.	Disturbing the peace.	Common drunkard.
1	39	2	12	8	2	4	6
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	11	1	4	1	-	-	3
1	28	1	8	7	1	4	8
-	17	2	6	3	1	3	4
1	11	-	6	-	1	1	2
-	-	-	1	-	-	-	-
-	28	-	5	2	-	-	4
-	2	-	2	-	-	-	2
-	1	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	25	-	3	2	-	3	1
-	-	-	-	1	1	1	2
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
\$7 65	\$310 05	\$13 75	\$106 40	\$75 35	\$17 75	\$34 15	\$61 15
-	\$184 15	\$13 75	\$21 60	\$23 85	\$7 10	\$24 60	\$3 85
-	-	-	-	-	-	-	-

*Cases before Trial Justices,*

NORFOLK CO.— <i>Con.</i>		R A N D O L P H— <i>Concluded.</i>				
T R I A L   J U S T I C E S .		A . B . B E R R Y— <i>Con.</i>				
		G .		H .	J .	T o t a l s .
		Cruelty.	Drunkenness.	Liquor, selling.	Other offences.	
Pros. pend'g Oct. 1, 1863, .		-	-	-	-	-
Number on file, . . . .		-	-	-	-	-
Commenced during year, .		1	5	68	4	152
Pending cases disposed of, .		-	-	-	-	-
Placed on file, . . . .		-	-	-	-	-
On file, September 30, . .		-	-	-	-	-
Number pending, . . . .		-	-	-	-	-
P L E A S ,	{ Guilty, . . . .	-	3	-	3	26
	{ Nolo contendere, . . .	-	-	-	-	1
	{ Not Guilty, . . . .	1	2	68	1	125
J U D G M E N T S .	{ Guilty, . . . .	1	3	10	3	53
	{ Not Guilty, . . . .	-	-	58	-	79
	{ Bound over, . . . .	1	-	-	-	3
S E N T E N C E S .	{ Whole No. sentenced, .	-	3	10	1	53
	{ To Jail or H. of Cor., .	-	-	-	1	7
	{ To Almshouse, . . . .	-	-	-	-	1
	{ To State Reform Sch'l, .	-	-	-	-	-
	{ To fine and imprism't, .	-	-	10	-	10
	{ To fine, . . . .	-	2	-	2	38
Nol. pros'd, or disch'd, &c., .		-	3	-	2	10
Nol. pros'd, or quashed, (in- formality,) . . . .		-	-	-	-	-
Appealed to Superior Ct., .		-	-	-	-	-
Defaulted, . . . .		-	-	-	-	-
Not arrested, . . . .		-	-	-	-	-
Costs accrued, year ending Sept. 30, . . . .		\$16 30	\$49 30	\$416 10	\$29 50	\$1,137 45
Costs of year paid, . . . .		-	\$22 90	-	-	\$328 30
Costs of former years paid, .		-	-	-	-	-

*for the year ending September 30, 1864.*

## QUINCY.

JOHN Q. ADAMS.

B.	C.			D.	G.		H.	J.	Total.
Assault, and Assault & Battery.	Breaking glass.	Larceny.	Malicious mischief.	Embezzlement.	Common drunkard.	Profanity.	Liquor, selling.	Other offences.	
-	-	-	-	9	-	-	-	-	-
12	1	6	2	1	5	1	33	5	66
12	1	6	2	1	5	1	31	5	64
-	-	-	-	-	-	-	2	-	2
-	-	-	-	-	-	-	2	-	2
-	-	-	-	-	-	-	-	-	-
1	1	2	-	-	2	-	-	-	6
-	-	-	-	-	-	-	-	-	-
11	-	4	2	1	3	1	31	5	58
10	1	4	1	-	5	1	13	4	39
2	-	2	1	-	-	-	18	1	24
-	-	-	-	-	-	-	-	-	-
10	1	4	-	-	5	1	13	5	39
-	1	2	-	-	5	-	-	-	8
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	13	-	13
10	-	2	1	-	-	1	-	4	18
2	-	2	1	1	-	-	-	1	7
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	8	-	8
-	-	-	-	-	-	-	2	-	2
\$91 05	\$13 85	\$79 75	\$15 40	\$5 80	\$49 60	\$4 15	\$166 05	\$34 75	\$460 40
\$91 05	\$13 85	\$79 75	\$15 40	\$5 80	\$49 60	\$4 15	\$166 05	\$34 75	\$460 40

*Cases before Trial Justices,*

NORFOLK CO.— <i>Con.</i>		STOUGHTON.				
TRIAL JUSTICES.		CHARLES L. SWAN.				
		B.	G.	H.	J.	
		Assault, and As- sault & Battery.	Common drunk- ard.	Liquor, selling.	Other offenses.	Totals.
Pros. pend'g Oct 1, 1883, .	-	-	-	-	-	-
Number on file, . . .	-	-	-	-	-	-
Commenced during year, .	5	3	1	1	10	
Pending cases disposed of, .	-	-	-	-	-	-
Placed on file, . . .	-	-	-	-	-	-
On file, September 30, . .	-	-	-	-	-	-
Number pending, . . .	-	-	-	-	-	-
PLEAS. { Guilty, . . .	-	3	-	-	3	
{ Nolo contendere, .	-	-	-	-	-	-
{ Not Guilty, . .	5	-	1	1	7	
JUDGMENTS. { Guilty, . .	4	3	-	1	8	
{ Not Guilty, .	1	-	-	-	1	
{ Bound over, .	-	-	-	1	1	
SENTENCES. { Whole No. sentenced, .	3	3	-	-	6	
{ To Jail or H. of Cor., .	-	3	-	-	3	
{ To Almshouses, . .	-	-	-	-	-	-
{ To State Reform Sch'l, .	-	-	-	-	-	-
{ To fine and impris'm't, .	-	-	-	-	-	-
{ To fine, . . .	3	-	-	-	3	
Nol. pros'd, or disch'd, &c., .	1	-	1	-	2	
Nol. pros'd, or quashed, (in- formality,) . . .	-	-	-	-	-	-
Appealed to Superior Ct., .	-	-	-	-	-	-
Defaulted, . . .	-	-	-	-	-	-
Not arrested, . . .	-	-	-	-	-	-
Costs accrued, year ending Sept. 30, . . .	\$57 49	\$33 00	\$9 68	\$15 88	\$116 05	
Costs of year paid, . . .	\$13 96	-	-	-	\$13 96	
Costs of former years paid, .	-	-	-	-	-	-

*for the year ending September 30, 1864.*

## WEST ROXBURY.

E. C. BANFIELD.

B.	C.		F.	G.		H.		J.	Totals.
Assault and Assault & Battery.	Burning build'g, (under \$1,000.)	Larceny.	Disturbing the peace.	Common scold.	Sunday law, violation of.	Gaming.	Liquor, selling.	Other offences.	
-	-	-	-	-	-	-	-	-	-
8	1	7	2	1	7	1	2	4	4
8	1	7	2	1	7	1	2	1	30
-	-	-	-	-	-	-	-	-	30
-	-	-	-	-	-	-	-	4	4
-	-	-	-	-	-	-	-	-	-
2	-	4	1	-	6	-	-	-	18
6	1	3	1	1	1	1	2	1	17
6	-	6	2	-	7	-	-	1	22
2	-	1	-	1	-	-	-	-	4
-	1	-	-	-	-	1	-	-	2
6	-	6	2	-	7	-	2	1	24
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
6	-	6	2	-	7	-	2	-	2
6	-	6	2	-	7	-	-	1	22
1	-	1	-	1	-	-	-	-	3
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	1	-	2	-	3
-	-	-	-	-	-	-	-	-	-
\$47 75	\$17 10	\$27 50	\$18 10	\$9 55	\$91 05	\$10 05	\$24 80	\$6 15	\$252 05
\$47 75	\$17 10	\$27 50	\$18 10	\$9 55	\$91 05	\$10 05	\$24 80	\$6 15	\$252 05



*Cases before Trial Justices,*

NORFOLK CO.— <i>Con.</i>		WEYMOUTH.						
TRIAL JUSTICES.		JAMES HUMPHREY.						
		B.	C.			D.	E.	G.
		Assault, and Assault & Battery.	Breaking glass.	Larceny.	Malicious trespass.	False pretences.	Contempt.	Drunkenness.
Pros. pend'g Oct. 1, 1863, .	2	-	-	-	-	-	-	-
Number on file, .	-	-	-	-	-	-	-	-
Commenced during year, .	23	1	6	1	1	2	6	
Pending cases disposed of, .	25	1	5	1	1	2	6	
Placed on file, .	-	-	-	-	-	-	-	-
On file, September 30, .	-	-	-	-	-	-	-	-
Number pending, .	-	-	1	-	-	-	-	-
PLEAS. {	Guilty, .	5	1	1	1	-	-	3
	Nolo contendere, .	-	-	-	-	-	-	-
	Not Guilty, .	17	-	5	-	1	2	3
JUDGMENTS. {	Guilty, .	16	1	1	1	-	-	6
	Not Guilty, .	6	-	3	-	1	2	-
	Bound over, .	-	-	1	-	-	-	-
SENTENCES. {	Whole No. sentenced, .	13	1	1	1	-	-	5
	To Jail or H. of Cor., .	-	-	-	-	-	-	-
	To Almshouses, .	-	-	-	-	-	-	-
	To State Reform Sch'l, .	-	-	-	-	-	-	-
	To fine and impris'm't, .	-	-	-	-	-	-	-
	To fine, .	13	1	1	1	-	-	5
Nol. pros'd, or disch'd, &c., .	9	-	3	-	1	2	1	
Nol. pros'd, or quashed, (informality,) .	-	-	-	-	-	-	-	-
Appealed to Superior Ct., .	-	-	-	-	-	-	-	-
Defaulted, .	-	-	-	-	-	-	-	-
Not arrested, .	3	-	-	-	-	-	-	-
Costs accrued, year ending Sept. 30, .	{ \$16 15 \$18 72	-	\$13 90	-	-	\$8 30	\$21 25	
Costs of year paid, .	\$153 72	\$6 45	\$20 80	\$6 45	\$10 80	-	\$29 35	
Costs of former years paid, .	5 35	-	-	-	-	-	-	-

*for the year ending September 30, 1864.*

WEYMOUTH—Con.			WRENTHAM.							
JAMES HUMPHREY—Con.			S. WARNER.							
H.	J.		B.	C.	E.	G.		H.	J.	
Liquor, selling.	Other offences.	Totals.	Assault, and Assault & Battery.	Larceny.	Rescue.	Cruelty.	Vagabond.	Liquor, selling.	Other offences.	Totals.
-	-	2	-	1	-	-	-	-	2	3
2	-	2	-	-	-	-	-	-	-	-
59	8	107	7	3	1	2	1	3	3	20
59	7	107	-	1	-	-	-	-	-	1
-	-	-	-	-	-	-	-	-	-	-
2	-	2	-	-	-	-	4	-	2	2
1.	1	2	-	-	-	-	-	-	1	1
-	1	12	-	-	-	-	-	-	1	1
-	-	-	-	-	-	-	-	-	-	-
55	-	83	6	-	-	2	1	3	1	13
14	5	44	4	-	-	2	1	2	1	10
41	1	54	2	-	-	-	-	-	1	3
-	2	3	-	-	-	-	-	-	-	-
14	5	40	4	-	-	2	1	2	1	10
-	-	-	-	-	-	-	1	2	-	3
-	-	-	-	-	-	-	-	-	-	-
14	-	14	-	-	-	-	-	2	-	2
-	1	22	4	-	-	2	-	2	-	8
41	-	57	-	1	-	-	-	-	-	1
-	-	-	1	1	-	-	-	-	-	2
14	-	14	-	-	-	-	-	1	-	1
-	-	-	-	-	-	-	-	-	-	-
4	-	7	-	3	1	-	-	-	1	5
\$165 69	\$88 89	\$309 18	\$89 08	\$25 90	\$0 50	\$10 45	\$17 50	\$33 65	\$16 40	\$193 48
\$178 65	\$14 75	\$420 97	\$14 80	-	-	\$10 45	-	-	\$6 85	\$32 10
97 15	51 52	159 17	-	-	-	-	-	-	-	-

## NORFOLK COUNTY.

*Cases before Trial Justices,*

TRIAL JUSTICES.	A.	B.	C.	D.
Pros. pend'g Oct. 1, 1863, .	-	2	1	-
Number on file, . . . .	-	-	-	-
Commenced during year, .	4	219	151	4
Pending cases disposed of, .	-	80	70	2
Placed on file, . . . .	-	-	-	-
On file, September 30, . .	-	-	-	-
Number pending, . . . .	-	2	3	-
PLEAS. { Guilty, . . . .	-	52	51	-
{ Nolo contendere, .	-	-	-	1
{ Not Guilty, . . .	4	157	87	8
JUDGMENTS. { Guilty, . . .	3	147	91	1
{ Not Guilty, . .	-	44	22	2
{ Bound over, . .	4	4	20	-
SENTENCES. { Whole No. sentenced, .	-	152	80	-
{ To Jail or H. of Cor., .	-	5	11	-
{ To Almshouse, . . .	-	1	-	-
{ To State Reform Sch'l, .	-	-	-	-
{ To fine and impris'm't, .	-	-	-	-
{ To fine, . . . .	-	141	71	-
Nol. pros'd, or disch'd, &c., .	-	30	23	3
Nol. pros'd, or quashed, (in-	-	-	-	-
formality,) . . . . .	-	1	1	-
Appealed to Superior Ct., .	-	4	3	-
Defaulted, . . . . .	-	-	1	-
Not arrested, . . . . .	1	7	10	-
Costs accrued, year ending				
Sept. 30, . . . . .	\$53 54	\$1,640 88	\$1,211 06	\$23 55
Costs of year paid, . . . .	33 64	1,133 12	678 98	23 70
Costs of former years paid, .	-	96 70	74 87	-

## NORFOLK COUNTY.

*for the year ending September 30, 1864.*

E.	F.	G.	H.	J.	TOTALS.
-	-	-	-	2	5
-	-	-	2	4	6
4	18	117	177	42	731
2	7	50	97	14	322
-	-	-	2	3	5
-	-	-	4	6	10
-	-	-	-	2	7
-	1	45	-	10	159
-	-	-	-	1	2
8	12	71	171	21	529
1	10	94	45	25	417
2	2	14	118	7	211
-	1	6	4	9	48
-	7	87	46	20	392
-	-	45	2	1	64
-	-	-	-	1	2
-	-	-	-	-	-
-	-	-	45	-	45
1	10	40	2	15	280
2	2	15	48	8	126
-	-	-	-	-	2
-	-	4	31	4	46
-	-	-	2	-	3
1	-	1	4	1	25
\$16 27	\$163 82	\$1,139 30	\$931 01	\$329 72	\$5,509 15
7 47	154 27	590 98	408 74	171 00	3,201 90
-	-	30 85	153 55	59 87	770 89*

\* \$355.05 returned in Total column only.

*Cases before Trial Justices,*

PLYMOUTH COUNTY.		ABINGTON.					
TRIAL JUSTICES.		ISAAC HERSEY.					
		A.	B.	C.			
		Assault, with intent to ravish.	Assault, and Assault & Battery.	Break'g & Ent'g in night, with intent, &c.	Larceny.	Larceny in building.	Larceny from person.
Pros. pend'g Oct. 1, 1863.		-	-	-	-	-	-
Number on file.		-	-	-	-	-	-
Commenced during year.		1	39	2	4	3	3
Pending cases disposed of.		-	-	-	-	-	-
Placed on file.		-	-	-	-	-	-
On file, September 30.		-	-	-	-	-	-
Number pending.		-	-	-	-	-	-
PLEAS.	{ Guilty.	-	8	-	2	2	-
	{ Nolo contendere.	-	-	1	-	-	-
	{ Not Guilty.	1	29	1	2	1	8
JUDGMENTS.	{ Guilty.	1	30	-	4	2	1
	{ Not Guilty.	-	7	-	-	1	7
	{ Bound over.	1	-	1	-	2	-
SENTENCES.	{ Whole No. sentenced.	-	30	-	4	-	-
	{ To Jail or H. of Cor.	-	7	-	1	-	-
	{ To Almshouse.	-	-	-	-	-	-
	{ To State Reform Sch'l.	-	-	-	-	-	-
	{ To fine and impris'm't.	-	-	-	-	-	-
	{ To fine.	-	30	-	3	-	-
	Nol. pros'd, or disch'd, &c.	-	7	-	-	1	7
	Nol. pros'd, or quash'd, (informality.)	-	-	1	-	-	-
	Appealed to Superior Ct.	-	7	-	-	-	-
	Defaulted.	-	2	-	-	-	-
Not arrested.		-	-	-	-	-	-
Costs accrued, year ending Sept. 30.		\$15 25	\$288 26	\$19 40	\$23 75	\$12 55	\$28 45
Costs of year paid.		-	\$119 73	-	\$18 80	-	-
Costs of former years paid.		-	-	-	-	-	-



*Cases before Trial Justices,*

PLYMOUTH CO.— <i>Con.</i>		BRIDGEWATER.				
TRIAL JUSTICES.		LEWIS HOLMES.				
		B.	C.	G.	H.	Totals.
		Assault, and Assault & Battery.	Larceny.	Common drunkard.	Liquor, selling.	
Pros. pend'g Oct. 1, 1868, .	-	-	-	-	-	
Number on file, .	-	-	-	-	-	
Commenced during year, .	-	-	-	-	-	
Pending cases disposed of, .	-	-	-	-	-	
Placed on file, .	-	-	-	-	-	
On file, September 30, .	-	-	-	-	-	
Number pending, .	-	-	-	-	-	
PLEAS. { Guilty, . . . . .	-	3	2	-	5	
{ Nolo contendere, . . . . .	-	-	-	-	3	
{ Not Guilty, . . . . .	3	1	1	3	8	
JUDGMENTS. { Guilty, . . . . .	3	-	3	3	9	
{ Not Guilty, . . . . .	-	2	-	-	2	
{ Bound over, . . . . .	-	2	-	3	5	
SENTENCES. { Whole. No sentenced, . . . . .	3	2	3	1	9	
{ To Jail or H. of Cor., . . . . .	-	-	3	-	3	
{ To Almshouses, . . . . .	-	-	-	-	-	
{ To State Reform Sch'l, . . . . .	-	-	-	-	-	
{ To fine and impris'm't, . . . . .	-	-	-	-	-	
{ To fine, . . . . .	3	2	-	-	5	
Nol. pros'd, or disch'd, &c., . . . . .	-	-	-	-	-	
Nol. pros'd, or quashed, (informality,) . . . . .	-	-	-	-	-	
Appealed to Superior Ct., . . . . .	-	-	-	1	1	
Defaulted, . . . . .	-	-	-	-	-	
Not arrested, . . . . .	-	-	-	-	-	
Costs accrued, year ending Sept. 80, . . . . .	\$17 63	\$93 35	\$55 91	\$58 35	\$225 24	
Costs of year paid, . . . . .	\$13 20	\$15 39	-	-	\$28 59	
Costs of former years paid, . . . . .	-	-	-	-	-	





*Cases before Trial Justices,*

TRIAL JUSTICES.	PLYMOUTH CO., <i>Con.</i>	HANOVER.		HINGHAM.					
		P. SIMMONS.		JAMES S. LEWIS.					
		B.		A.	B.	C.	J.		
		Assault and A- sault & Battery.	Totals.	Assault, with in- tent to ravish.	Assault, and A- sault & Battery.	Larceny in build- ing.	Other offences.		Totals.
Pros. pend'g Oct. 1. 1862, .	-	-	-	-	-	-	1	1	
Number on file, .	-	-	-	-	-	-	-	-	-
Commenced during year, .	1	1		1	1	2	-	4	
Pending cases disposed of, .	-	-	-	-	-	-	-	-	-
Placed on file, .	-	-	-	-	-	-	-	-	-
On file, September 30, .	-	-	-	-	-	-	-	-	-
Number pending, .	-	-	-	-	-	-	-	-	-
PLEAS. { Guilty, .	-	-	-	-	-	-	-	-	-
{ Nolo contendere, .	-	-	-	-	-	-	-	-	-
{ Not guilty, .	1	1		1	1	1	-	3	
JUDGMENTS. { Guilty, .	1	1		-	1	-	-	1	
{ Not Guilty, .	-	-	-	1	-	1	-	2	
{ Bound over, .	-	-	-	-	-	-	-	-	-
SENTENCES. { Whole No. sentenced, .	-	-	-	-	1	-	-	1	
{ To Jail or H. of Cor., .	-	-	-	-	-	-	-	-	-
{ To Almshouse, .	-	-	-	-	-	-	-	-	-
{ To State Reform Sch'l, .	-	-	-	-	-	-	-	-	-
{ To fine and impris'm't, .	-	-	-	-	-	-	-	-	-
{ To fine, .	1	1		-	1	-	-	1	
Nol. pros'd. or disch'd, &c., .	-	-	-	-	-	-	-	-	-
Nol. pros'd. or quashed, (in- formality,) .	-	-	-	-	-	-	-	-	-
Appealed to Superior Ct., .	-	-	-	-	-	-	-	-	-
Defaulted, .	-	-	-	-	-	-	-	-	-
Not arrested, .	-	-	-	-	-	1	-	1	
Costs accrued, year ending Sept. 30, .	\$12 80	\$12 80		\$10 12	\$11 45	\$18 70	-	\$40 27	
Costs of year paid, .	\$9 60	\$9 60		-	-	-	-	-	
Costs of former years paid, .	-	-		\$38 75	-	-	\$8 95	\$47 70	

*for the year ending September 30, 1864.*

## MIDDLEBOROUGH.

## EBENEZER PICKENS.

A.	B.	C.		F.	G.	J.	Totals.
Assault, with intent to ravish.	Assault and Assault & Battery.	Larceny.	Malicious trespass.	Disturbing the peace.	Drunkenness.	Other offences.	
-	-	-	-	-	-	-	-
1	2	4	1	1	3	1	13
-	2	-	-	-	-	-	2
-	2	4	-	-	-	-	6
-	2	-	-	-	-	-	2
-	-	1	-	-	-	-	1
1	1	-	1	1	3	1	2
-	-	-	-	-	-	-	7
-	-	-	-	-	-	-	-
1	-	3	1	1	-	-	4
-	-	3	-	-	-	-	6
-	-	-	-	-	3	1	4
-	-	-	-	-	-	-	-
-	1	-	-	1	-	1	3
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
\$11 80	\$10 35	\$31 75	\$17 95	\$6 92	\$30 21	-	\$108 98
-	\$10 35	\$31 75	\$17 95	\$6 92	\$30 21	-	\$97 18
-	-	-	28 75	-	33 38	-	57 18

*Cases before Trial Justices,*

PLYMOUTH CO.— <i>Con.</i>		NORTH BRIDGEWATER.						
TRIAL JUSTICES.		GEORGE W. BRYANT.						
		B.	C.			G.	H.	Totals.
		Assault and Assault & Battery.	Larceny.	Misdemeanor.	Receiving stolen goods.	Drunkenness.	Liquor, selling.	
Pros. pend'g Oct. 1, 1863, .	-	-	-	-	-	-	-	-
Number on file, . . . .	-	-	-	-	-	-	-	-
Commenced during year, .	28	4	3	1	8	7	51	
Pending cases disposed of, .	-	-	-	-	-	-	-	-
Placed on file, . . . .	-	-	-	-	-	-	-	-
On file, September 30, . .	-	1	-	-	-	1	2	
Number pending, . . . .	-	-	-	-	-	1	1	
PLEAS. { Guilty, . . . .	2	-	-	-	-	-	2	
{ Nolo contendere, .	-	-	-	-	-	-	-	
{ Not Guilty, . . .	26	4	2	1	-	6	39	
JUDGMENTS. { Guilty, . . . .	28	2	-	-	-	5	30	
{ Not Guilty, . .	6	-	-	-	5	-	11	
{ Bound over, . .	1	2	2	1	-	-	6	
SENTENCES. { Whole No. sentenced, . .	22	-	1	-	2	5	30	
{ To Jail or H. of Cor., . .	-	-	-	-	1	5	6	
{ To Almshouse, . . . .	-	-	-	-	-	-	-	
{ To State Reform Sch'l, . .	-	-	-	-	-	-	-	
{ To fine and impris'm't, . .	-	-	-	-	-	-	-	
{ To fine, . . . . .	22	-	1	-	1	-	24	
Nol. pros'd, or disch'd, &c., .	-	-	-	-	-	-	-	
Nol. pros'd, or quashed, (informality,) . . . .	-	-	-	-	-	-	-	
Appealed to Superior Ct., . .	1	-	-	-	-	1	2	
Defaulted, . . . . .	-	-	-	-	-	-	-	
Not arrested, . . . . .	-	-	-	-	-	-	-	
Costs accrued, year ending Sept. 30, . . . . .	\$235 06	\$65 30	\$46 21	\$18 65	\$64 50	\$79 55	\$509 26	
Costs of year paid, . . . .	173 65	-	\$7 35	-	\$15 75	\$7 75	204 50	
Costs of former years paid, .	-	-	-	-	-	-	-	

*for the year ending September 30, 1864.*

PLYMOUTH.					SCITUATE.		
JOHN J. RUSSELL.					CALEB W. PROUTY.		
B.	G.		J.	Totals.	B.	G.	Totals.
Assault, and Assault & Battery.	Disturbing meeting.	Drunkenness.	Other offences.		Assault, and Assault & Battery.	Disturbing meeting.	
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
7	1	7	2	17	3	4	7
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
1	-	4	-	5	-	-	-
-	-	-	-	-	-	-	-
6	1	3	-	10	3	4	7
6	-	6	-	12	2	4	6
1	1	1	-	3	1	-	1
-	-	-	-	-	-	-	-
6	-	6	-	12	2	4	6
-	-	3	-	3	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
6	-	3	-	9	2	4	6
1	1	1	-	3	1	-	1
-	-	-	-	-	-	-	-
-	-	-	-	-	-	2	2
-	-	-	-	-	-	-	-
\$38 27	\$16 49	\$67 17	\$10 00	\$161 93	\$24 90	\$26 30	\$51 20
\$60 10	\$16 49	\$35 70	\$10 00	\$122 29	\$15 30	\$10 40	\$25 70
-	-	-	17 59	-	-	-	-

*Cases before Trial Justices,*

MIDDLESEX CO.— <i>Con.</i>	WAREHAM.				
TRIAL JUSTICES.	WILLIAM BATES.				
	B.	C.		F.	G.
	Assault, and Assault & Battery.	Larceny.	Malignous trespass.	Disturbing the peace.	Drunkennes.
Pros. pend'g Oct. 1, 1863, .	-	-	-	-	-
Number on file, . . . .	-	-	-	-	-
Commenced during year, .	10	5	1	1	4
Pending cases disposed of, .	-	-	-	-	-
Placed on file, . . . .	-	-	-	-	-
On file, September 30, . .	-	-	-	-	-
Number pending, . . . .	-	-	-	-	-
PLEAS. { Guilty, . . . .	-	-	-	1	3
{ Nolo contendere, . .	-	-	-	-	-
{ Not guilty, . . . .	2	3	-	-	1
JUDGMENTS. { Guilty, . . . .	1	1	-	-	1
{ Not Guilty, . . .	-	-	-	-	-
{ Bound over, . . .	-	-	-	-	-
SENTENCES. { Whole No. sentenced, . . .	1	1	-	1	3
{ To Jail or H. of Cor., . . .	-	-	-	-	-
{ To Almshouse, . . . .	-	-	-	-	-
{ To State Reform Sch'l, . .	-	-	-	-	-
{ To fine and impris'm't, .	-	-	-	-	-
{ To fine, . . . .	1	1	-	1	3
Nol. pros'd, or disch'd, &c., .	5	2	1	-	-
Nol. pros'd, or quashed, (informality,) . . . .	-	-	-	-	-
Appealed to Superior Ct., . .	-	-	-	-	-
Defaulted, . . . .	-	-	-	-	-
Not arrested, . . . .	-	-	-	-	-
Costs accrued, year ending Sept. 30, . . . .	\$45 47	\$29 35	\$8 49	\$13 56	\$18 98
Costs of year paid, . . . .	\$37 82	\$16 35	\$8 49	\$13 56	\$18 98
Costs of former years paid, .	-	-	-	-	-

*for the year ending September 30, 1864.*

WAREHAM—Concluded.				WEST BRIDGEWATER.				
WILLIAM BATES—Con.				AUSTIN PACKARD.				
H.		J.	Totals.	B.	C.	G.	J.	Totals.
Gaming.	Liquor, selling.	Other offences.		Assault, and Assault & Battery.	Larceny in dwelling-house.	Drunkenness.	Other offences.	
1	1	7	80	4	2	1	1	8
			4					
			6	4	2	1	1	8
			8	3		1	1	5
				1	1			2
				2				2
			6	4	1	1	1	7
					1			1
			6	1		1		2
	1		9	1				1
\$1 00	\$4 05	\$29 90	\$150 75	\$52 98	\$26 26	\$5 13	\$5 38	\$89 76
\$1 00	\$4 05		\$100 20	\$14 00		\$5 13	\$5 38	\$24 51

## PLYMOUTH COUNTY.

*Cases before Trial Justices,*

TRIAL JUSTICES.	A.	B.	C.	D.
Pros. pend'g Oct. 1, 1863, .	-	-	-	-
Number on file, . . . .	-	-	-	-
Commenced during year, .	3	114	50	1
Pending cases disposed of, .	-	-	-	-
Placed on file, . . . .	-	2	-	-
On file, September 30, . .	-	2	5	-
Number pending, . . . .	-	2	-	-
PLEAS. { Guilty, . . . .	-	15	9	1
{ Nolo contendere, .	-	11	2	-
{ Not Guilty, . . .	3	76	35	-
JUDGMENTS. { Guilty, . . . .	1	80	15	1
{ Not Guilty, . .	1	25	19	-
{ Bound over, . .	2	3	16	1
SENTENCES. { Whole No. sentenced, . . .	-	79	18	-
{ To Jail or H. of Cor., . .	-	7	4	-
{ To Almshouse, . . . .	-	-	-	-
{ To State Reform Sch'l, .	-	-	-	-
{ To fine and impris'm't, .	-	10	2	-
{ To fine, . . . .	-	68	7	-
Nol. pros'd, or disch'd, &c., .	-	15	18	-
Nol. pros'd, or quashed, (in- formality,) . . . . .	-	-	1	-
Appealed to Superior Ct., . .	-	8	2	-
Defaulted, . . . . .	-	2	-	-
Not arrested, . . . . .	-	-	1	-
Costs accrued, year ending Sept. 30, . . . . .	\$37 17	\$996 32	\$599 68	\$8 45
Costs of year paid, . . . .	-	453 75	135 03	-
Costs of former years paid, .	38 75	-	28 75	-

## PLYMOUTH COUNTY.

*for the year ending September 30, 1864.*

F.	G.	H.	J.	TOTALS.
-	-	-	1	1
-	-	-	-	-
2	43	27	20	260
-	-	-	-	-
-	-	1	-	2
-	-	1	-	8
-	-	1	-	8
1	12	8	2	43
-	1	-	-	14
1	25	20	5	165
-	26	13	3	139
1	9	3	1	59
-	5	4	1	82
1	30	16	5	144
-	9	6	-	26
-	-	-	-	-
-	-	3	-	3
-	5	5	-	22
2	13	3	4	97
-	4	1	2	85
-	-	-	-	1
-	2	9	-	21
-	-	-	-	2
-	-	5	9	15
\$20 48	\$479 04	\$347 39	\$159 78	\$2,650 31
20 48	147 01	12 80	20 23	789 30
-	33 38	-	26 54	122 42



*Cases before Trial Justices,*

SUFFOLK COUNTY.	NORTH CHELSEA.			WORCESTER COUNTY. ATHOL.			
TRIAL JUSTICES.	JOHN F. FENNO.			ISAAC STEVENS.			
	B.	C.	Totals.	B.	C.	J.	Totals.
	Assault, and As- sault & Battery.	Larceny.		Assault, and As- sault & Battery.	Larceny.	Other offences.	
Pros. pend'g Oct. 1, 1863, .	-	-	-	-	-	-	-
Number on file, .	-	-	-	-	-	-	-
Commenced during year, .	1	1	2	3	6	-	9
Pending cases disposed of, .	-	-	-	-	-	-	-
Placed on file, .	-	-	-	-	-	-	-
On file, September 30, .	-	-	-	-	-	-	-
Number pending, .	-	-	-	-	-	-	-
PLEAS. { Guilty, .	-	-	-	-	1	-	1
{ Nolo contendere, .	-	-	-	-	-	-	-
{ Not Guilty, .	1	1	2	1	1	-	2
JUDGMENTS. { Guilty, .	1	1	2	1	-	-	1
{ Not Guilty, .	-	-	-	-	2	-	2
{ Bound over, .	-	-	-	-	-	-	-
SENTENCES. { Whole No. sentenced, .	1	1	2	1	-	-	1
{ To Jail or H. of Cor., .	-	-	-	-	-	-	-
{ To Almshouse, .	-	-	-	-	-	-	-
{ To State Reform Sch'l, .	-	-	-	-	-	-	-
{ To fine and impris'm't, .	-	-	-	-	-	-	-
{ To fine, .	1	1	2	1	-	-	1
Nol. pros'd, or disch'd, &c., .	-	-	-	-	-	-	-
Nol. pros'd, or quashed, (in- formality,) .	-	-	-	-	-	-	-
Appealed to Superior Ct., .	-	-	-	1	-	-	1
Defaulted, .	-	-	-	-	-	-	-
Not arrested, .	-	-	-	-	-	-	-
Costs accrued, year ending Sept. 30, .	\$7 41	\$6 84	\$14 25	\$11 00	\$47 24	-	\$58 24
Costs of year paid, .	\$7 41	\$6 84	\$14 25	-	\$28 30	-	28 30
Costs of former years paid, .	-	-	-	\$13 05	19 59	33 04	65 68

*for the year ending September 30, 1864.*

BARRE.							BLACKSTONE.				
EDWIN WOODS.							ARTHUR COOK.				
B.	C.	G.	H.	J.			A.	B.	C.	F.	
Assault with dan- gerous weapon.	Assault, and As- sault & Battery.	Larceny.	Drunkenness.	Liquor, selling.	Other offences.	Totals.	Assault with in- tent to rob.	Assault, and As- sault & Battery.	Larceny.	Receiving stolen goods.	Disturbing the peace.
-	-	1	-	-	-	1	-	-	-	-	-
1	4	2	2	2	1	12	5	10	4	1	4
-	-	1	-	-	-	1	-	-	-	-	-
-	1	1	-	-	-	2	1	-	-	-	1
-	-	2	-	-	-	2	-	1	-	-	-
-	1	2	1	-	-	4	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	1	-	-	-	1	2	-	1	2	-	1
1	2	-	1	2	-	6	1	8	1	1	2
-	-	-	-	-	-	-	-	-	-	-	-
-	3	-	2	1	-	6	-	7	3	-	3
1	-	-	-	-	-	1	-	2	-	-	-
-	-	-	-	-	-	-	5	-	1	1	-
-	-	-	-	-	-	-	-	7	3	-	3
-	-	-	-	-	-	-	-	-	2	-	1
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	7	1	-	2
-	-	-	-	1	-	1	-	-	-	-	-
-	-	-	-	1	-	1	-	-	-	-	-
\$15 55	\$21 75	\$17 63	\$19 68	\$16 50	\$11 40	\$102 51	\$64 65	\$103 35	\$23 48	\$9 05	\$22 61
-	\$21 75	-	\$19 68	-	-	\$41 43	-	\$80 25	-	-	\$16 16
-	20 80	-	-	\$9 50	-	30 30	-	-	-	-	-

*Cases before Trial Justices,*

WORCESTER CO.— <i>Con.</i>		BLACKSTONE— <i>Concluded.</i>						
TRIAL JUSTICES.		ARTHUR COOK— <i>Con.</i>						
		G.				H.	J.	Totals.
		Common drunk- ard.	Drunkenness.	Sunday law, vio- lation of	Vagabond.	Peddling.	Other offences.	
Pros. pend'g Oct. 1, 1868.		-	-	-	-	-	-	-
Number on file.		-	-	-	-	-	-	1
Commenced during year.		10	26	1	1	1	3	66
Pending cases disposed of.		-	-	-	-	-	-	-
Placed on file.		-	-	-	-	-	-	2
On file, September 30.		-	-	-	-	-	-	1
Number pending.		-	-	-	-	-	-	-
PLEAS.	{ Guilty.	5	22	-	1	-	2	34
	{ Nolo contendere.	-	-	-	-	1	-	2
	{ Not Guilty.	3	3	1	1	-	1	25
JUDGMENTS.	{ Guilty.	7	24	-	-	-	3	47
	{ Not Guilty.	1	1	-	-	-	-	4
	{ Bound over.	-	-	-	-	1	-	8
SENTENCES.	{ Whole No. sentenced.	7	24	1	1	-	3	49
	{ To Jail or H. of Cor.	4	2	-	-	-	1	10
	{ To Almshouse.	-	-	-	-	-	-	-
	{ To State Reform Sch'l.	-	-	-	1	-	-	1
	{ To fine and impris'm't.	-	-	-	-	-	-	1
To fine.		8	22	1	-	-	2	87
Nol. pros'd, or disch'd, &c.		-	-	-	-	-	-	-
Nol. pros'd, or quashed, (in- formality.)		-	-	-	-	-	-	-
Appealed to Superior Ct.		1	-	-	-	-	-	1
Defaulted.		-	-	-	-	-	-	-
Not arrested.		2	1	-	-	-	-	5
Costs accrued, year ending Sept. 30.		\$61 12	\$147 86	\$3 95	\$3 95	\$3 90	\$16 46	\$463 38
Costs of year paid.		\$9 75	183 16	\$3 95	-	-	\$9 70	252 97
Costs of former years paid.		-	-	-	-	-	-	-

*for the year ending September 30, 1864.*

## CLINTON.

D. H. BEMIS.

B.	C.		F.	G.			J.	Totals.
Assault and Assault & Battery.	Larceny.	Larceny from person.	Disturbing the peace.	Common drunkard.	Drunkenness.	Indecent language.	Other offences.	
1	1	1	1	1	1	1	1	1
9	3	1	5	1	3	1	2	25
1	1	1	1	1	1	1	1	1
1	1	1	1	1	1	1	1	1
1	1	1	1	1	1	1	1	1
1	1	1	1	1	1	1	1	1
1	1	1	1	1	1	1	1	1
1	1	1	1	1	1	1	1	1
8	3	1	4	1	2	1	2	21
8	2	1	3	1	3	1	2	20
1	1	1	2	1	1	1	1	8
1	1	1	1	1	1	1	1	1
8	2	1	3	1	3	1	2	20
1	1	1	1	1	1	1	1	2
1	1	1	1	1	1	1	1	1
1	1	1	1	1	1	1	1	1
8	2	1	2	1	3	1	2	18
1	1	1	2	1	1	1	1	8
1	1	1	1	1	1	1	1	1
1	1	1	1	1	1	1	1	1
1	1	1	1	1	1	1	1	1
\$57 90	\$22 85	\$10 45	\$46 00	\$11 05	\$17 55	\$5 90	\$18 75	\$190 45
\$51 80	\$15 25	-	\$16 10	-	\$17 55	\$5 90	\$18 75	\$125 35

*Cases before Trial Justices,*

WORCESTER CO.— <i>Con.</i>	CLINTON.						
	J. T. DAME.						
	B.	C.	F.	G.		J.	Totals.
	Assault, and Assault & Battery.	Larceny.	Disturbing the peace.	Common drunkard.	Drunkenness.	Other offences.	
TRIAL JUSTICES.							
Pros. pend'g Oct. 1, 1863, .	-	-	-	-	-	-	-
Number on file, .	-	-	-	-	-	-	-
Commenced during year, .	8	3	2	4	2	3	22
Pending cases disposed of, .	-	-	-	-	-	-	-
Placed on file, .	-	-	-	-	-	-	-
On file, September 30, .	-	-	-	-	-	-	-
Number pending, .	-	-	-	-	-	-	-
PLEAS. { Guilty, .	-	-	1	3	1	1	6
{ Nolo contendere, .	-	-	-	-	-	-	-
{ Not Guilty, .	6	3	1	1	1	-	12
JUDGMENTS. { Guilty, .	3	1	1	-	2	1	8
{ Not Guilty, .	3	-	-	2	-	-	5
{ Bound over, .	-	2	-	-	-	-	2
SENTENCES. { Whole No. sentenced, .	3	1	1	2	2	-	9
{ To Jail or H. of Cor., .	1	1	-	2	-	-	4
{ To Almshouse, .	-	-	-	-	-	-	-
{ To State Reform Sch'l, .	-	-	-	-	-	-	-
{ To fine and impris'm't, .	-	-	1	-	2	-	6
{ To fine, .	3	-	-	-	-	-	-
Nol. pros'd, or disch'd, &c., .	2	-	-	2	-	-	4
Nol. pros'd, or quashed, (informality,) .	-	-	-	-	-	-	-
Appealed to Superior Ct., .	-	-	-	-	-	-	-
Defaulted, .	-	-	1	-	-	-	1
Not arrested, .	-	-	-	-	-	-	-
Costs accrued, year ending Sept. 30, .	\$59 25	\$43 15	\$16 45	\$40 50	\$7 00	\$7 25	\$173 60
Costs of year paid, .	\$59 25	\$43 15	\$16 45	\$31 25	\$7 00	\$7 25	164 35
Costs of former years paid, .	-	-	-	-	-	-	-

*for the year ending September 30, 1864.*

DOUGLAS.					FITCHBURG.				
SAMUEL W. HEATH.					THORNTON K. WARE.				
B.	C.	G.	H.	Totals.	A.	B.			
Assault, and Assault & Battery.	Malicious mischief.	Drunkenness.	Liquor, selling.		Assault, with intent to ravish.	Assault with dangerous weapon.	Assault on officer.	Assault, riotous.	Assault, and Assault & Battery.
-	-	-	-	-	-	-	-	-	-
3	1	3	1	8	1	1	3	9	55
-	1	-	1	3	-	-	-	-	-
-	-	1	1	2	-	-	-	-	-
-	-	-	1	1	-	-	-	-	-
1	1	1	-	3	-	-	1	-	18
2	-	2	1	5	1	1	2	8	36
-	-	2	-	2	-	-	-	-	42
-	-	-	-	-	1	1	1	7	11
-	-	-	-	-	-	-	2	-	1
3	-	2	1	6	-	-	-	-	42
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
8	-	2	1	6	-	-	-	-	42
-	-	-	-	-	-	-	1	1	12
1	-	-	-	1	-	-	-	1	-
\$24 17	\$7 80	\$22 93	\$8 45	\$63 45	\$39 00	\$4 10	\$16 05	\$80 80	\$371 31
\$12 30	\$7 90	\$22 93	\$8 45	\$51 58	-	-	-	-	\$265 80

*Cases before Trial Justices,*

WORCESTER CO.— <i>Con.</i>		FITCHBURG— <i>Continued.</i>						
TRIAL JUSTICES.		THORNTON K. WARE— <i>Con.</i>						
		C.					D.	F.
		Br'g and Ent'y in sight, with intent, &c.	Larceny.	Larceny in build- ing.	Malicious mis- chief.	Receiving stolen goods.	Counterfeit bank bills, having, ut- tering, &c.	Disturbing the peace.
Pros. pend'g Oct. 1, 1863.		-	-	-	-	-	-	-
Number on file.		-	-	-	-	-	-	-
Commenced during year.		2	45	2	5	2	1	15
Pending cases disposed of.		-	-	-	-	-	-	-
Placed on file.		-	-	-	-	-	-	-
On file, September 30.		-	-	-	-	-	-	-
Number pending.		-	-	-	-	-	-	-
PLEAS.	{ Guilty.	2	13	-	1	-	-	2
	{ Nolo contendere.	-	-	-	-	-	-	-
	{ Not Guilty.	-	28	2	4	2	1	12
JUDGMENTS.	{ Guilty.	-	16	-	2	-	-	11
	{ Not Guilty.	-	17	2	1	-	-	3
	{ Bound over.	2	8	-	2	2	1	-
SENTENCES.	{ Whole No. sentenced.	-	16	-	2	-	-	11
	{ To Jail or H. of Cor.,	-	13	-	1	-	-	1
	{ To Almshouse.	-	-	-	-	-	-	-
	{ To State Reform Sch'l.	-	-	-	-	-	-	-
	{ To fine and impris'm't.	-	-	-	-	-	-	-
To fine.		-	3	-	1	-	-	10
Nol. pros'd, or disch'd, &c.,		-	17	2	1	-	-	2
Nol. pros'd, or quashed, (in- formality.)		-	-	-	-	-	-	-
Appealed to Superior Ct.,		-	-	-	-	-	-	2
Defaulted,		-	-	-	-	-	-	-
Not arrested,		-	3	-	-	-	-	1
Costs accrued, year ending Sept. 30,		\$10 52	\$648 08	\$20 05	\$355 91	\$21 98	\$14 00	\$115 47
Costs of year paid,		-	\$18 83	-	-	-	-	\$64 02
Costs of former years paid,		-	-	-	-	-	-	-





*Cases before Trial Justices,*

WORCESTER CO.—Con.		GRAFTON.					
TRIAL JUSTICES.		JAMES W. WHITE.					
		B.	C.	G.		H.	J.
		Assault, and Assault & Battery.	Larceny.	Common drunkard.	Drunkenness.	Liquor, selling.	Other offences.
							Totals.
Pros. pend'g Oct. 1, 1868, .		-	-	-	-	-	-
Number on file, . . . .		-	-	-	-	-	-
Commenced during year, .		20	2	2	3	6	37
Pending cases disposed of, .		-	-	-	-	-	-
Placed on file, . . . .		-	-	-	-	-	-
On file, September 30, . .		-	-	-	-	-	-
Number pending, . . . .		4	1	-	-	-	6
PLEAS. { Guilty, . . . .		1	-	-	2	-	3
{ Nolo contendere, . . .		-	-	-	-	-	-
{ Not Guilty, . . . .		15	2	2	1	6	30
JUDGMENTS. { Guilty, . . . .		14	2	2	-	6	28
{ Not Guilty, . . . .		2	-	-	-	-	2
{ Bound over, . . . .		-	-	-	-	4	4
SENTENCES. { Whole No. sentenced, .		14	2	1	3	6	26
{ To Jail or H. of Cor., .		2	-	1	-	-	3
{ To Almshouse, . . . .		-	-	-	-	-	-
{ To State Reform Sch'l, .		-	-	-	-	-	-
{ To fine and impris'm't, .		-	-	-	-	6	6
{ To fine, . . . .		12	2	-	3	-	17
Nol. pros'd, or disch'd, &c., .		-	-	-	-	-	-
Nol. pros'd, or quashed, (informality,) . . . .		-	-	-	-	-	-
Appealed to Superior Ct., .		3	-	-	-	6	9
Defaulted, . . . .		-	-	1	-	-	1
Not arrested, . . . .		4	-	-	-	-	4
Costs accrued, year ending Sept. 30, . . . .		\$181 00	\$29 85	\$27 45	\$16 90	\$97 70	\$355 25
Costs of year paid, . . . .		-	-	-	-	-	210 30
Costs of former years paid, .		-	-	-	-	-	113 50

*for the year ending September 30, 1864.*

HOLDEN.							LEOMINSTER.		
DAVID F. FARMENTER.							J. W. FLETCHER.		
B.	C.		D.	G.	J.		B.	C.	
Assault, and Assault & Battery.	Breaking glass.	Larceny.	False pretences.	Cruelty.	Other offences.	Totals.	Assault, and Assault & Battery.	Larceny.	Malicious trespass.
-	-	-	-	-	-	-	1.	-	-
5	1	4	1	1	8	15	12	12	6
-	-	-	-	-	-	-	1	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	4	1	-
1	1	1	-	-	1	4	5	1	-
-	-	-	-	-	-	-	-	6	-
4	-	3	1	1	1	10	3	4	6
5	1	4	1	1	1	13	8	9	-
-	-	-	-	-	-	-	-	2	6
-	-	1	-	-	-	1	-	1	-
5	1	3	-	-	1	10	6	8	-
-	-	1	-	-	1	2	-	-	-
-	-	-	-	-	-	-	-	-	-
5	1	2	-	-	-	8	6	8	-
-	-	-	-	-	-	-	2	2	6
-	-	-	-	-	-	-	-	-	-
1	-	-	-	-	1	2	4	1	-
\$27 60	\$8 20	\$37 90	\$6 65	\$11 93	\$20 65	\$112 93	\$37 00	\$34 85	\$70 05
\$22 10	\$8 20	\$26 70	-	\$11 93	\$14 40	\$63 83	\$43 05	\$64 65	-

*Cases before Trial Justices,*

WORCESTER CO.— <i>Con.</i>		LEOMINSTER— <i>Concluded.</i>					
TRIAL JUSTICES.		J. W. FLETCHER.					
		F.	G.			J.	Totals.
		Disturbing the peace.	Common drunkard.	Drunkennes.	Fornication.	Other offences.	
Pros. pend'g Oct. 1, 1863, .		-	-	-	-	-	1
Number on file, .		-	-	-	-	-	-
Commenced during year, .		1	2	1	1	8	43
Pending cases disposed of, .		-	-	-	-	-	1
Placed on file, .		-	-	-	-	-	-
On file, September 30, .		-	-	-	-	-	-
Number pending, .		-	1	-	-	4	10
PLEAS.	{ Guilty, .	-	-	1	-	-	7
	{ Nolo contendere, .	-	-	-	-	-	6
	{ Not Guilty, .	1	1	-	1	1	17
JUDGMENTS.	{ Guilty, .	1	1	1	-	-	20
	{ Not Guilty, .	-	-	-	1	1	10
	{ Bound over, .	-	-	-	-	-	1
SENTENCES.	{ Whole No. sentenced, .	1	1	1	-	-	17
	{ To Jail or H. of Cor., .	-	1	-	-	-	1
	{ To Almshouse, .	-	-	-	-	-	-
	{ To State Reform Sch'l, .	-	-	-	-	-	-
	{ To fine and impris'm't, .	-	-	-	-	-	-
	{ To fine, .	1	-	1	-	-	16
Nol. pros'd, or disch'd, &c., .		-	-	-	-	1	11
Nol. pros'd, or quashed, (informality,) .		-	-	-	-	-	-
Appealed to Superior Ct., .		-	-	-	-	-	-
Defaulted, .		-	-	-	-	-	-
Not arrested, .		-	1	-	-	4	10
Costs accrued, year ending Sept. 30, .		\$8 40	\$9 70	\$8 65	\$52 40	\$52 92	\$363 97
Costs of year paid, .		\$8 40	-	\$8 65	-	-	\$124 75
Costs of former years paid, .		-	-	-	-	-	-

*for the year ending September 30, 1864.*

## MILFORD.

CHARLES A. DEWEY, JR.

A.		B.					C.				
Assault with intent to kill.	Robbery.	Assault, aggravated.	Assault with dangerous weapon.	Assault on officer.	Assault and Assault & Battery.	Burglary, not being armed.	Br'g and Ent'g in night, with intent, &c.	Breaking glass.	Larceny.	Larceny in building.	
25 51	9 82	55 40	13 40	7 65	237 83	13 70	26 94	60 95	42 27	5 40	
8 25	-	-	-	9 15	48 65	-	-	-	48 75	-	

*Cases before Trial Justices,*

WORCESTER CO.— <i>Con.</i>		MILFORD— <i>Continued.</i>						
TRIAL JUSTICES.		CHARLES A. DEWEY, Jr.— <i>Con.</i>						
		D.	G.					
		False pretences.	Adultery.	Common drunkard.	Disorderly house.	Drunkenness.	Fornication.	House of ill fame.
Pros. pend'g Oct. 1, 1863, .		-	-	-	-	-	-	-
Number on file, .		-	-	-	-	-	-	-
Commenced during year, .		2	1	4	1	68	1	1
Pending cases disposed of, .		-	-	-	-	-	-	-
Placed on file, .		-	-	-	-	-	-	-
On file, September 30, .		-	-	-	-	-	-	-
Number pending, .		-	-	-	-	-	-	-
PLEAS. { Guilty, .		-	-	-	-	55	1	-
{ Nolo contendere, .		-	-	-	-	-	-	-
{ Not Guilty, .		-	-	4	1	18	-	1
JUDGMENTS. { Guilty, .		-	-	4	-	68	1	-
{ Not Guilty, .		-	-	-	1	-	-	-
{ Bound over, .		-	-	-	-	-	-	1
SENTENCES. { Whole No. sentenced, .		-	-	4	-	68	1	-
{ To Jail or H. of Cor., .		-	-	4	-	5	1	-
{ To Almshouse, .		-	-	-	-	-	-	-
{ To State Reform Sch'l, .		-	-	-	-	-	-	-
{ To fine and impris'm't, .		-	-	-	-	-	-	-
{ To fine, .		-	-	-	-	68	-	-
Nol. pros'd, or disch'd, &c., .		-	-	-	-	-	-	-
Nol. pros'd, or quash'd, (informality,) .		-	-	-	-	-	-	-
Appealed to Superior Ct., .		-	-	-	-	1	-	-
Defaulted, .		-	-	-	-	-	-	-
Not arrested, .		-	1	-	-	-	-	-
Costs accrued, year ending Sept. 30, .		\$5 90	\$3 85	\$69 15	\$8 80	\$501 10	\$13 00	\$12 00
Costs of year paid, .		\$5 90	\$3 85	\$69 15	\$8 80	\$501 10	\$13 00	\$12 00
Costs of former years paid, .		-	-	15 47	-	87 68	20 40	-

*for the year ending September 30, 1864.*

MILFORD— <i>Concluded.</i>					NORTHBOROUGH.				
CHARLES A. DEWEY, Jr.— <i>Con.</i>					SAMUEL CLARK.				
H.			J.	Totals.	B.	C.	F.	J.	Totals.
Liquor, selling.	Liquor, keeping.	Liquor nuisance.	Other offences.		Assault, and Assault & Battery.	Larceny in dwelling-house.	Disturbing the peace.	Other offences.	
-	-	-	-	-	-	-	-	-	-
6	2	3	1	154	8	1	1	8	18
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
1	-	-	-	75	2	1	-	1	4
-	-	-	-	-	-	-	-	-	-
3	1	3	1	59	6	-	1	3	10
2	-	-	1	113	7	1	1	3	12
-	1	-	-	4	1	-	-	1	2
-	-	2	-	13	-	-	-	-	-
2	-	-	1	113	7	1	1	3	12
-	-	-	-	13	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
2	-	-	-	2	-	1	1	-	2
-	-	-	-	91	7	-	-	2	9
-	-	1	-	1	-	-	-	-	-
-	-	-	-	1	-	-	-	1	1
-	-	-	-	2	-	-	-	-	-
2	1	-	-	17	-	-	-	4	4
\$48 80	\$8 40	\$27 50	\$8 55	\$1,205 92	\$59 60	\$5 48	\$9 37	\$54 20	\$128 65
\$48 80	\$8 40	\$27 50	\$8 55	1,205 92	\$51 35	-	-	\$88 00	\$89 35
21 65	84 55	-	20 70	810 25	-	-	-	-	-

*Cases before Trial Justices,*

WORCESTER CO.— <i>Con.</i>	NORTH BROOKFIELD.				
	J. EVARTS GREENE.				
	B.	C.	H.	J.	Totals.
	Assault, and As- sault & Battery.	Larceny.	Liquor, selling.	Other offences.	
TRIAL JUSTICES.					
Pros. pend'g Oct. 1, 1868, .	.1	1	-	-	2
Number on file, . . .	-	-	-	-	-
Commenced during year, .	11	5	1	2	19
Pending cases disposed of, .	-	-	-	-	-
Placed on file, . . .	-	-	-	-	-
On file, September 30, . .	-	-	-	-	-
Number pending, . . .	1	1	-	-	2
PLEAS. { Guilty, . . .	2	-	-	-	2
{ Nolo contendere, . .	-	1	-	1	2
{ Not Guilty, . . .	8	4	1	-	13
JUDGMENTS. { Guilty, . . .	6	2	1	1	10
{ Not Guilty, . . .	2	1	-	-	3
{ Bound over, . . .	-	2	-	-	2
SENTENCES. { Whole No. sentenced, .	6	2	1	1	10
{ To Jail or H. of Cor., .	-	-	-	-	-
{ To Almshouse, . . .	-	-	-	-	-
{ To State Reform Sch'l, .	-	-	-	-	-
{ To fine and impris'm't, .	-	-	1	-	1
{ To fine, . . . . .	6	2	-	1	9
Nol. pros'd, or disch'd, &c., .	3	1	-	-	4
Nol. pros'd, or quashed, (in- formality,) . . . . .	-	-	-	-	-
Appealed to Superior Ct., .	1	-	1	-	2
Defaulted, . . . . .	-	-	-	-	-
Not arrested, . . . . .	1	1	-	1	3
Costs accrued, year ending Sept. 30, . . . . .	\$82 58	\$29 25	\$7 30	\$8 55	\$127 68
Costs of year paid, . . .	\$82 58	\$29 25	\$7 30	\$8 55	\$127 68
Costs of former years paid, .	13 80	-	-	-	13 80

*for the year ending September 30, 1864.*

OXFORD.										
JASPER BROWN.										
B.	C.				F.	G.				
Assault, and Assault & Battery.	Breaking glass.	Larceny.	Larceny in dwelling-house.	Malicious mischief.	Disturbing the peace.	Adultery.	Common drunkard.	Drunkenness.	Lewdness.	Profanity.
1	-	2	-	-	-	1	-	-	-	-
11	1	9	1	1	1	3	2	8	1	1
-	-	-	-	-	-	-	-	-	-	-
1	-	-	-	-	-	1	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
5	-	1	-	-	-	-	-	3	-	-
-	-	-	1	-	-	-	-	-	-	-
6	1	7	-	1	-	2	2	5	1	1
8	1	-	-	1	-	2	2	7	1	1
-	-	1	-	-	-	2	-	1	-	-
-	-	-	-	-	-	-	-	-	-	-
8	1	6	1	1	-	-	2	7	1	1
-	-	6	1	-	-	-	2	-	1	-
-	-	-	-	-	-	-	-	-	-	-
8	-	-	-	-	-	-	-	-	-	-
-	1	6	-	1	-	-	-	-	-	1
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
1	-	2	-	-	1	1	-	-	-	-
\$60 96	\$11 40	\$69 50	\$8 90	\$8 65	-	\$15 85	\$21 80	\$64 05	\$12 20	\$10 10
\$53 96	\$11 40	\$59 00	\$8 90	\$8 65	-	\$15 85	-	\$64 05	12 20	10 10
91 70	-	34 50	-	6 05	\$32 70	-	\$46 95	82 47	-	-



*Cases before Trial Justices,*

WORCESTER CO.— <i>Con.</i>	OXFORD— <i>Concluded.</i>			NORTHBRIDGE.		
TRIAL JUSTICES.	JASPER BROWN— <i>Con.</i>			SYLVESTER DRESSER.		
	H.	J.	Totals.	B.	C.	F.
	Liquor, keeping.	Other offences.		Assault, and Assault & Battery.	Larceny.	Disturbing the peace.
Pros. pend'g, Oct. 1, 1863,	-	-	4	-	-	-
Number on file, .	-	-	-	-	-	-
Commenced during year, .	1	-	40	11	8	8
Pending cases disposed of, .	-	-	-	-	-	-
Placed on file, .	-	-	-	-	-	-
On file, September 30, .	-	-	2	-	-	-
Number pending, .	-	-	-	-	-	-
PLEAS. {	-	-	9	5	3	3
	-	-	1	-	-	-
	1	-	27	6	-	5
JUDGMENTS. {	1	-	24	9	3	7
	-	-	3	2	-	1
	-	-	3	-	-	-
SENTENCES. {	1	-	29	9	3	8
	-	-	10	-	2	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	1	-	9	-	-	-
To fine, .	-	-	9	9	1	7
Nol. pros'd, or disch'd, &c.,	-	-	-	-	-	-
Nol. pros'd, or quashed, (informality,) .	-	-	-	-	-	-
Appealed to Superior Ct., .	-	-	-	-	-	-
Defaulted, .	-	-	-	-	-	-
Not arrested, .	-	-	-	-	-	-
Costs accrued, year ending Sept. 30, .	\$15 20	\$14 52	\$318 13	\$65 95	\$20 30	\$43 45
Costs of year paid, .	\$15 20	\$14 52	\$278 83	\$10 30	\$4 85	\$3 00
Costs of former years paid, .	-	50 15	344 52	47 79	-	10 75

*for the year ending September 30, 1864.*

NORTHBRIDGE—Concluded.				SPENCER.					
SYLVESTER DRESSER—Con.				LUTHER HILL.					
G.	H.	J.		A.	B.	C.		D.	
Common drunk- ard.	Liquor, selling.	Other offences.	Totals.	Assault, with in- tent to ravish.	Assault, and As- sault & Battery.	Larceny.	Malevolent mis- chiefs.	False pretences.	Fraud in convey- ing.
-	-	-	-	-	-	-	-	-	-
4	1	5	32	1	36	15	4	1	1
-	-	-	-	-	7	2	-	-	-
-	-	-	-	-	9	2	-	-	-
-	-	-	-	-	-	-	-	-	-
8	-	3	17	-	19	3	2	-	-
1	1	2	15	1	17	12	2	1	1
3	1	3	26	1	31	11	2	-	-
1	-	2	6	-	5	4	2	1	1
-	-	-	-	1	-	-	-	-	-
3	1	3	27	-	21	7	2	-	-
2	-	-	4	-	-	2	-	-	-
-	-	-	-	-	-	-	-	-	-
-	1	-	1	-	-	-	-	-	-
1	-	3	21	-	21	5	2	-	-
-	-	-	-	-	8	5	2	1	1
-	-	-	-	-	-	-	-	-	-
-	1	-	1	-	-	1	-	-	-
-	-	-	-	-	-	-	-	-	-
\$23 85	\$7 85	\$8 40	\$169 80	\$15 83	\$251 29	\$131 30	\$24 75	\$7 90	\$6 10
\$5 80	\$3 70	\$1 10	\$28 25	-	\$202 99	\$60 65	\$16 30	-	-
11 90	13 50	95 79	179 73	-	-	-	-	-	-

*Cases before Trial Justices,*

TRIAL JUSTICES.	SPENCER—Continued.					
	LUTHER HILL—Con.					
	F.	G.				
	Disturbing the peace.	Adultery.	Common drunk-art.	Drunkenness.	Lawlessness.	Sunday law, violation of.
Procs. pend'g Oct. 1, 1863, .	-	-	1	-	-	-
Number on file, .	-	-	2	2	-	-
Commenced during year, .	5	1	3	19	2	2
Pending cases disposed of, .	-	-	1	-	-	-
Placed on file, .	-	-	-	1	-	-
On file, September 30, .	-	-	-	3	-	-
Number pending, .	-	-	-	-	-	-
PLEAS. { Guilty, .	3	-	-	9	-	-
{ Nolo contendere, .	-	-	-	-	-	-
{ Not Guilty, .	2	1	3	10	2	2
JUDGMENTS. { Guilty, .	3	-	3	16	2	2
{ Not Guilty, .	2	1	-	3	-	-
{ Bound over, .	-	-	-	-	-	-
SENTENCES. { Whole No. sentenced, .	3	-	3	13	2	2
{ To Jail or H. of Cor., .	-	-	3	-	-	-
{ To Almshouse, .	-	-	-	-	-	-
{ To State Reform Sch'l, .	-	-	-	-	-	-
{ To fine and impris'm't, .	-	-	-	-	-	-
{ To fine, .	3	-	-	13	2	2
Nol. pros'd, or disch'd, &c., .	2	1	-	5	-	-
Nol. pros'd, or quashed, (informality,) .	-	-	-	-	-	-
Appealed to Superior Ct., .	-	-	-	-	-	-
Defaulted, .	-	-	-	-	-	-
Not arrested, .	-	-	-	-	-	-
Costs accrued, year ending Sept. 30, .	\$23 70	\$13 65	\$33 20	\$103 30	\$21 30	\$23 85
Costs of year paid, .	\$23 70	-	-	\$93 30	\$21 30	\$23 85
Costs of former years paid, .	-	-	-	-	-	-

*for the year ending September 30, 1864.*

SPENCER—Concluded.			TEMPLETON.*								
LUTHER HILL—Con.			GILMAN DAY.								
H.	J.		A.	B.	C.	E.	G.	H.			
Liquor, selling.	Other offences.	Totals.	Assault, with intent to ravish.	Assault, felonious.	Assault, and Assault & Battery.	Burning insured property to defraud.	Larceny.	Perjury.	Common drunkard.	Liquor, selling.	Totals.
-	-	1	-	-	-	-	-	-	-	-	-
5	18	29	-	-	-	-	-	-	-	-	-
5	5	100	1	1	2	1	1	2	1	1	10
-	-	1	-	-	-	-	-	-	-	-	-
-	3	13	-	-	-	-	-	-	-	-	-
-	21	35	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
1	3	40	-	-	1	-	-	-	-	-	1
-	-	-	-	-	-	-	-	-	-	-	-
4	2	60	1	1	1	1	1	2	1	1	9
-	-	-	-	-	-	-	-	-	-	-	-
3	4	78	-	-	2	-	-	-	-	1	3
2	1	22	1	-	-	1	1	2	1	-	6
-	-	1	-	1	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	-	-	-	-
3	1	57	-	-	2	-	-	-	-	1	3
-	1	6	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
2	-	3	-	-	-	-	-	-	-	1	1
2	-	50	-	-	2	-	-	-	-	-	2
-	-	-	-	-	-	-	-	-	-	-	-
-	1	26	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	1	-	-	-	-	-	-	-	1	1
-	-	-	-	-	-	-	-	-	-	-	-
\$36 63	\$48 10	\$750 90	\$17 06	\$17 86	\$15 20	\$30 60	\$4 25	\$78 72	\$12 85	\$14 20	\$189 74
\$10 80	\$24 90	\$478 29	-	-	15 20	-	-	-	-	-	\$15 20
-	-	-	-	-	-	-	-	-	-	-	-

\* Return of E. J. Mills, of Sutton, not received in time.

*Cases before Trial Justices,*

WORCESTER CO.—Com.	UPTON.				
	VELOURS TAFT.				
	B.	G.		J.	Totals.
	Assault, and Assault & Battery.	Common drunkard.	Drunkenness.	Other offences.	
TRIAL JUSTICES.					
Pros. pend'g Oct. 1, 1863, .	-	-	-	-	-
Number on file, . . .	-	-	-	-	-
Commenced during year, .	3	1	3	2	9
Pending cases disposed of, .	-	-	-	-	-
Placed on file, . . .	-	-	-	-	-
On file, September 30, .	-	-	-	-	-
Number pending, . . .	-	-	-	-	-
PLEAS. { Guilty, . . .	-	-	3	-	3
{ Nolo contendere, .	-	-	-	-	-
{ Not Guilty, . . .	3	1	-	2	6
JUDGMENTS. { Guilty, . . .	2	1	3	2	8
{ Not Guilty, . . .	1	-	-	-	1
{ Bound over, . . .	-	1	-	2	3
SENTENCES. { Whole No. sentenced, .	2	-	3	-	5
{ To Jail or H. of Cor., .	-	-	1	-	1
{ To Almshouse, . . .	-	-	-	-	-
{ To State Reform Sch'l, .	-	-	-	-	-
{ To fine and impris'm't, .	-	-	-	-	-
{ To fine, . . .	2	-	2	-	4
Nol. pros'd, or disch'd, &c., .	-	-	-	-	-
Nol. pros'd, or quashed, (informality,) . . .	-	-	-	-	-
Appealed to Superior Ct., .	-	-	-	-	-
Defaulted, . . .	-	-	-	-	-
Not arrested, . . .	-	-	-	-	-
Costs accrued, year ending Sept. 30, . . .	\$25 10	\$10 45	\$26 40	\$15 80	\$77 75
Costs of year paid, . . .	\$25 10	\$10 45	\$26 40	-	\$61 95
Costs of former years paid, .	-	-	-	-	18 85

*for the year ending September 30, 1864.*

## UXBRIDGE.

## ZADOCK A. TAFT.

B.		C.				F.	G.		
Assault with dan- gerous weapon.	Assault, and As- sault & Battery.	Break'g & Ent'g in night, with intent, &c.	Burning dwell- ing-house.	Burning build'g's, (under \$1,000.)	Larceny.	Disturbing the peace.	Adultery.	Common drunk- ard.	Disturb'g school.
1	18	1	2	2	3	1	3	3	1
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	10	-	1	1	-	1	2	1	-
1	8	1	1	1	2	-	1	2	1
1	18	-	-	-	-	1	-	3	1
-	-	1	1	1	2	-	3	-	-
-	-	-	-	-	-	-	-	-	-
1	-	-	-	-	-	1	-	3	1
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	1	-	-	1
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	1	-	-	-	-
\$10 05	\$165 88	\$12 70	\$14 20	\$20 55	\$34 55	\$9 10	\$19 20	\$49 30	\$13 85
\$10 05	\$165 88	-	-	-	-	\$9 10	\$19 20	\$33 90	\$13 85

*Cases before Trial Justices,*

WORCESTER CO.— <i>Con.</i>		U X B R I D G E— <i>Concluded.</i>				
TRIAL JUSTICES.		ZADOCK A. TAFT— <i>Con.</i>				
		G.			J.	Totals.
		Drunkenness.	Sunday law, violation of.	Vagabond.	Other offences.	
Pros. pend'g Oct. 1, 1863,	-	-	-	-	7	7
Number on file, .	-	-	-	-	-	-
Commenced during year, .	26	1	1	1	1	64
Pending cases disposed of, .	-	-	-	-	-	-
Placed on file, .	-	-	-	-	-	-
On file, September 30,	-	-	-	-	-	-
Number pending, .	-	-	-	-	7	7
PLEAS.	{ Guilty, .	17	-	-	-	33
	{ Nolo contendere, .	-	-	-	-	-
	{ Not Guilty, .	9	1	1	1	30
JUDGMENTS.	{ Guilty, .	26	1	1	1	53
	{ Not Guilty, .	-	-	-	-	4
	{ Bound over, .	-	-	-	-	6
SENTENCES.	{ Whole No. sentenced, .	26	1	1	1	35
	{ To Jail or H. of Cor., .	-	-	1	-	4
	{ To Almshouses, .	-	-	-	-	-
	{ To State Reform Sch'l, .	-	-	-	-	-
	{ To fine and impris'm't, .	-	-	-	-	-
	{ To fine, .	26	1	-	1	31
Nol. pros'd, or disch'd, &c.,	-	-	-	-	-	-
Nol. pros'd, or quashed, (in formality,) .	-	-	-	-	-	1
Appealed to Superior Ct., .	-	-	-	-	-	-
Defaulted, .	-	-	-	-	-	-
Not arrested, .	-	-	-	-	-	-
Costs accrued, year ending Sept. 30, . . . .	<div><div></div><div>\$292 17</div></div>	\$7 15	\$10 95	\$8 30	\$667 95	
Costs of year paid, . . .	\$252 27	\$7 15	\$10 95	\$8 30	\$330 65	
Costs of former years paid,	-	-	-	-	31 36	

*for the year ending September 30, 1864.*

WARREN.						WEBSTER.			
JOSEPH F. HITCHCOCK.						JOHN H. STOCKWELL.			
B.	C.	G.	H.	J.		B.	C.		F.
Assault, and Assault & Battery.	Larceny.	Common drunkard.	Liquor, selling.	Other offences.	Totals.	Assault, and Assault & Battery.	Larceny.	Malevolent mischief.	Disturbing the peace.
2	-	-	3	1	6	-	-	-	-
-	-	-	-	-	-	-	-	-	-
6	3	1	1	-	11	22	8	1	6
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
2	-	-	3	1	6	-	-	-	-
-	-	-	-	-	-	-	-	-	-
2	1	-	-	-	3	7	-	1	3
-	-	-	-	-	-	-	-	-	1
4	1	1	1	-	7	15	5	-	2
-	-	-	-	-	-	-	-	-	-
5	1	1	-	-	7	21	5	-	6
1	-	-	-	-	1	1	-	-	-
-	1	-	-	-	1	-	1	-	-
-	-	-	-	-	-	-	-	-	-
5	1	1	1	-	8	21	4	1	6
-	-	-	-	-	-	3	3	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	1	-	1	-	-	-	-
5	1	-	-	-	6	18	1	1	6
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	1	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
\$41 59	\$35 15	\$11 25	\$9 65	-	\$97 64	\$148 43	\$142 15	\$5 90	\$39 95
\$31 39	\$25 05	-	\$9 65	-	\$66 09	\$137 23	132 05	\$5 90	\$33 25
22 80	10 10	\$0 90	90	\$42 55	77 25	-	-	-	-



*Cases before Trial Justices,*

WORCESTER CO.— <i>Con.</i>		WEBSTER— <i>Concluded.</i>				
TRIAL JUSTICES.		JOHN H. STOCKWELL— <i>Con.</i>				
		G.		H.		Totals.
		Common drunk- ard.	Drunkenness.	Liquor, selling.	Liquor nuisance.	
Pros. pend'g Oct. 1, 1863, .		-	-	-	-	-
Number on file, .		-	-	-	-	-
Commenced during year, .		1	11	2	6	57
Pending cases disposed of, .		-	-	-	-	-
Placed on file, .		-	-	-	-	-
On file, September 30, .		-	-	-	-	-
Number pending, .		-	-	-	-	-
PLEAS.	{ Guilty, .	-	11	2	5	29
	{ Nolo contendere, .	-	-	-	-	1
	{ Not guilty, .	1	-	-	1	24
JUDGMENTS.	{ Guilty, .	1	11	2	-	46
	{ Not Guilty, .	-	-	-	-	1
	{ Bound over, .	-	-	-	6	7
SENTENCES.	{ Whole No. sentenced, .	-	11	1	-	44
	{ To Jail or H. of Cor., .	-	-	-	-	6
	{ To Almshouses, .	-	-	-	-	-
	{ To State Reform Sch'l, .	-	-	-	-	-
	{ To fine and impris'm't, .	-	-	1	-	1
	{ To fine, .	-	11	-	-	37
Nol. pros'd, or disch'd, &c., .		1	-	1	-	3
Nol. pros'd, or quashed, (in- formality,) .		-	-	-	-	-
Appealed to Superior Ct., .		-	-	-	-	-
Defaulted, .		-	-	-	-	-
Not arrested, .		-	-	-	-	2
Costs accrued, year ending Sept. 30, .		\$4 10	\$30 25	\$22 20	\$74 80	\$527 78
Costs of year paid, .		\$4 10	\$30 73	\$22 20	\$74 80	\$470 26
Costs of former years paid, .		-	-	-	-	84 96

*for the year ending September 30, 1864.*

WESTBOROUGH.			WESTMINSTER.						
ARTHUR G. BISCOE.			WILLIAM S. BRADBURY.						
B.	C.	Totals.	B.	C.		G.			Totals.
Assault, and Assault & Battery.	Breaking glass.		Assault, and Assault & Battery.	Break'g & Ent'g in night, with intent, &c.	Larceny.	Common drunkard.	Common night-walker.	Disorderly house.	
-	-	-	-	-	-	-	-	-	-
3	1	4	8	2	1	8	1	1	16
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
1	-	1	-	-	-	-	1	-	1
2	1	3	8	2	1	3	-	1	15
8	1	4	4	-	-	8	-	-	7
-	-	-	2	-	1	-	-	1	4
-	-	-	-	2	-	-	-	-	2
3	1	4	4	-	-	3	1	-	8
1	1	2	-	-	-	3	1	1	5
-	-	-	-	-	-	-	-	-	-
2	-	2	4	-	-	-	-	-	4
-	-	-	1	-	-	-	-	-	1
1	-	1	1	-	-	-	-	-	1
-	-	-	-	-	-	-	-	-	-
\$20 20	\$11 35	\$31 55	\$51 01	\$33 50	\$6 50	\$38 50	\$15 85	\$21 10	\$166 46
\$5 95	-	\$5 95	-	-	-	-	-	-	\$108 87
-	-	-	-	-	-	-	-	-	19 90

*Cases before Trial Justices,*

WORCESTER CO.—Con.	WINCHENDON.			WORCESTER.	
TRIAL JUSTICES.	BETHUEL ELLIS.			HENRY C. RICE.	
	B.	C.	Totals.	B.	
	Assault, and Assault & Battery.	Larceny.		Assault on offences.	Assault, and Assault & Battery.
Pros. pend'g Oct. 1, 1863, .	-	-	-	-	-
Number on file, .	-	-	-	-	-
Commenced during year, .	-	-	-	1	20
Pending cases disposed of, .	-	-	-	1	17
Placed on file, .	-	-	-	-	13
On file, September 30, .	-	-	-	-	3
Number pending, .	-	-	-	-	-
PLEAS. { Guilty, . . . . .	4	1	5	1	2
{ Nolo contendere, . . . . .	-	-	-	-	2
{ Not Guilty, . . . . .	3	1	4	-	16
JUDGMENTS. { Guilty, . . . . .	7	2	9	1	16
{ Not Guilty, . . . . .	-	-	-	-	1
{ Bound over, . . . . .	-	-	-	1	1
SENTENCES. { Whole No. sentenced, . . . . .	7	2	9	-	15
{ To Jail or H. of Cor., . . . . .	1	-	1	-	1
{ To Almshouse, . . . . .	-	-	-	-	-
{ To State Reform Sch'l, . . . . .	-	-	-	-	-
{ To fine and impris'm't, . . . . .	-	-	-	-	-
{ To fine, . . . . .	5	2	7	-	14
Nol. pros'd, or disch'd, &c., .	1	-	1	-	1
Nol. pros'd, or quashed, (informality,) . . . . .	-	-	-	-	-
Appealed to Superior Ct., .	-	-	-	-	3
Defaulted, . . . . .	-	-	-	-	-
Not arrested, . . . . .	-	-	-	-	-
Costs accrued, year ending Sept. 30, . . . . .	\$52 50	\$16 07	\$68 57	\$11 05	\$234 57
Costs of year paid, . . . . .	\$52 50	\$16 07	\$68 57	-	\$109 55
Costs of former years paid, . . . . .	-	-	-	-	-



## WORCESTER COUNTY.

*Cases before Trial Justices,*

TRIAL JUSTICES.	A.	B.	C.	D.
Proa. pend'g Oct. 1, 1863, .	-	5	4	-
Number on file, . . . .	1	2	2	-
Commenced during year, .	12	351	191	6
Pending cases disposed of, .	-	8	1	-
Placed on file, . . . .	1	21	4	-
On file, September 30, .	-	14	4	-
Number pending, . . . .	-	12	5	-
PLEAS. { Guilty, . . . .	-	104	44	-
{ Nolo contendere, .	1	2	8	-
{ Not Guilty, . . .	11	223	120	4
JUDGMENTS. { Guilty, . . . .	1	262	81	1
{ Not Guilty, . .	1	39	46	2
{ Bound over, . .	11	18	39	1
SENTENCES. { Whole No. sentenced, . . .	-	230	82	-
{ To Jail or H. of Cor., . . .	-	16	36	-
{ To Almsbouse, . . . .	-	-	-	-
{ To State Reform Sch'l, . .	-	-	-	-
{ To fine and impris'm't, .	-	8	2	-
{ To fine, . . . .	-	205	50	-
Nol. pros'd, or disch'd, &c., .	-	33	37	2
Nol. pros'd, or quashed, (in- formality,) . . . .	-	2	1	-
Appealed to Superior Ct., . .	-	12	3	-
Defaulted, . . . .	-	-	-	-
Not arrested, . . . .	1	25	16	-
Costs accrued, year ending Sept. 30, . . . .	\$189 28	\$2,590 52	\$2,187 55	\$40 55
Costs of year paid, . . . .	35 33	1,824 56	740 31	5 90
Costs of former years paid, .	8 25	262 74	118 99	-

## WORCESTER COUNTY.

*for the year ending September 30, 1864.*

E.	F.	G.	H.	J.	TOTALS.
-	-	2	3	8	22
-	-	4	5	28	42
2	49	342	65	76	1,094
-	-	1	-	-	10
-	1	2	1	8	33
-	-	5	1	71	45
-	-	2	4	18	36
-	15	199	10	22	394
-	1	-	1	1	14
2	30	128	51	33	602
-	37	283	32	41	738
2	8	25	11	11	145
-	-	13	12	8	102
-	38	280	32	28	690
-	8	58	-	5	113
-	-	-	-	-	-
-	-	1	-	-	1
-	1	-	31	-	42
-	33	214	8	21	526
-	6	27	7	5	117
-	-	1	1	2	7
-	2	3	19	-	39
-	1	1	-	-	2
-	2	7	3	10	64
\$78 72	\$384 50	\$2,790 24	\$622 04	\$596 87	\$9,370 22
-	190 18	1,788 85	236 80	279 25	5,419 85*
-	43 45	265 77	80 10	242 23	1,290 10†

\* \$318.67 returned in Total column only.

† \$268.57 returned in Total column only.

## RECAPITULATION, BY CLASSES.

*Cases before Trial Justices,*

TRIAL JUSTICES.	A.	B.	C.	D.
Pros. pend'g Oct. 1, 1863, .	-	12	8	-
Number on file, .	1	6	6	-
Commenced during year, .	46	1,655	920	81
Pending cases disposed of, .	2	159	119	4
Placed on file, .	4	59	25	2
On file, September 30, .	2	22	13	1
Number pending, .	1	24	16	-
PLEAS. { Guilty, .	2	384	235	3
{ Nolo contendere, .	3	30	24	1
{ Not Guilty, .	40	1,248	621	24
JUDGMENTS. { Guilty, .	21	1,206	493	11
{ Not Guilty, .	7	300	202	7
{ Bound over, .	33	61	177	7
SENTENCES. { Whole No. sentenced, .	-	1,131	408	6
{ To Jail or H. of Cor., .	-	96	121	1
{ To Almshouse, .	-	1	2	1
{ To State Reform Sch'l, .	-	-	6	-
{ To fine and impris'm't, .	-	86	5	1
{ To fine, .	-	1,037	308	4
Nol. pros'd, or disch'd, &c., .	4	281	159	9
Nol. pros'd, or quashed, (in- formality,) .	-	11	13	-
Appealed to Superior Ct., .	1	80	26	1
Defaulted, .	-	2	2	-
Not arrested, .	3	55	48	1
Costs accrued, year ending Sept. 30, .	\$889 18	\$12,781 05	\$9,093 57	\$295 45
Costs of year paid, .	194 77	8,087 16	3,811 97	178 72
Costs of former years paid, .	47 00	744 71	266 86	-

## RECAPITULATION, BY CLASSES.

*for the year ending September 30, 1864.*

E.	F.	G.	H.	J.	TOTALS.
2	-	2	7	15	46
-	-	7	7	32	59
15	123	1,041	420	340	4,591
8	7	70	98	30	492
-	6	9	5	10	120
-	4	14	8	31	95
2	1	11	10	22	87
1	43	513	23	90	1,299
-	1	5	2	5	71
10	90	571	365	198	3,167
7	99	893	160	190	3,080
6	18	97	161	48	846
2	8	50	54	56	457
8	98	819	151	128	2,739
2	12	268	12	26	538
-	-	16	-	5	25
-	-	2	3	-	11
-	1	6	126	-	175
4	88	572	16	109	2,138
5	15	99	81	63	666
-	-	4	3	3	84
1	2	29	106	25	271
-	1	1	2	2	10
1	3	10	21	25	167
\$197 69	\$1,012 43	\$9,394 93	\$3,459 22	\$3,114 59	\$40,288 11
43 27	709 81	4,563 54	1,408 41	1,149 75	20,182 98*
16 75	48 45	563 05	289 75	495 72	3,906 89†

\* \$535.58 returned in Total column only.

† \$1,439.00 returned in Total column only



## RECAPITULATION, BY COUNTIES.

*Cases before Trial Justices,*

TRIAL JUSTICES.	Barnstable.	Berkshire.	Bristol.	Dukes & Nantucket.	Essex.	Franklin.
Pros. pend'g Oct. 1, 1863.	2	-	-	-	1	-
Number on file, . . .	-	-	-	-	-	-
Commenced during year, .	163	180	252	17	418	141
Pending cases disposed of, .	-	-	-	7	1	45
Placed on file, . . .	-	10	5	-	2	-
On file, September 30, . .	-	12	5	-	9	-
Number pending, . . .	2	-	3	1	5	7
PLEAS. { Guilty, . . .	14	38	111	-	107	24
{ Nolo contendere, .	3	14	1	1	2	6
{ Not Guilty, . . .	125	109	133	15	296	110
JUDGMENTS. { Guilty, . . .	95	96	184	12	273	89
{ Not Guilty, .	29	29	42	-	79	27
{ Boundover, .	33	16	21	5	40	16
SENTENCES. { Whole No. sentenced, .	60	91	168	8	249	71
{ To Jail or H. of Cor., .	9	17	39	4	45	8
{ To Almshouse, . . .	-	2	-	-	15	2
{ To State Reform Sch'l, .	1	3	-	-	-	-
{ To fine and impris'm't, .	7	6	3	-	4	13
{ To fine, . . .	40	70	124	6	182	59
Nol. pros'd, or disch'd, &c., .	28	9	41	1	52	38
Nol. pros'd, or quashed, (informality), . . .	3	2	-	-	-	-
Appealed to Superior Ct., .	12	6	5	5	20	8
Defaulted, . . .	-	-	-	-	-	1
Not arrested, . . .	7	7	4	-	4	3
Costs accrued, year ending Sept. 30, . . .	\$1,567 97	\$1,722 68	\$2,346 90	\$240 61	\$2,717 82	\$1,770 80
Costs of year paid, . . .	1,066 72	610 92	617 18	208 05	1,645 32	622 18
Costs of former years paid, .	805 50	-	2 80	-	115 58	-

## RECAPITULATION, BY COUNTIES.

*for the year ending September 30, 1864.*

Hampden.	Hampshire.	Middlesex.	Norfolk.	Plymouth.	Suffolk.	Worcester.	Totals.
-	2	13	5	1	-	22	46
3	8	-	6	-	-	42	59
187	75	1,071	781	260	2	1,094	4,591
78	27	2	322	-	-	10	492
51	4	8	5	2	-	33	120
2	3	1	10	8	-	45	95
4	4	15	7	8	-	36	87
58	80	276	159	43	-	394	1,299
-	4	10	2	14	-	14	71
114	248	719	529	165	2	602	3,167
107	200	728	417	189	2	738	3,080
34	53	138	211	59	-	145	846
12	36	96	48	32	-	102	457
107	25	732	392	144	2	690	2,789
24	71	118	64	26	-	118	538
-	-	4	2	-	-	-	25
-	-	8	-	3	-	1	11
-	-	33	45	22	-	42	175
89	111	552	280	97	2	526	2,138
30	65	124	126	35	-	117	666
1	6	12	2	1	-	7	34
7	22	80	46	21	-	39	271
-	-	2	3	2	-	2	10
6	4	28	25	15	-	64	167
1,611 67	2,640 37	8,075 36	5,509 15	2,650 31	14 25	9,370 22	40,238 11
\$175 48	\$816 43	\$4,680 40	\$3,201 90	\$789 30	\$14 25	\$5,419 85	20,182 98
-	81 20	718 40	770 89	122 42	-	1,290 10	3,906 89

## A G G R E G A T E S.

*Totals of cases before Police Courts and Trial Justices,\**

POLICE COURTS AND TRIAL JUSTICES.		A.	B.	C.	D.
Pros. pend'g Oct. 1, 1863, .	-	56	36	-	-
Number on file, . . . .	1	30	36	-	-
Commenced during year, .	199	4,512	3,645	175	4
Pending cases disposed of, .	2	167	122	4	5
Placed on file, . . . .	5	110	106	3	-
On file, September 30, . .	3	72	87	-	-
Number pending, . . . .	2	88	60	-	-
PLEAS. {	Guilty, . . . .	5	1,318	1,254	25
	Nolo contendere, . . .	4	68	34	2
	Not Guilty, . . . .	81	2,917	1,852	74
JUDGMENTS. {	Guilty, . . . .	30	3,195	2,161	50
	Not Guilty, . . . .	10	619	493	24
	Bound over, . . . .	155	250	638	76
SENTENCES. {	Whole No. sentenced, .	4	3,097	2,077	42
	To Jail or H. of Cor., .	2	227	679	12
	To Almshouses, . . . .	-	4	27	1
	To State Reform Sch'l, .	-	21	56	-
	To fine and impris'm't, .	-	110	18	1
	To fine, . . . .	2	2,778	1,339	30
Nol. pros'd, or disch'd, &c.,	12	599	358	21	-
Nol. pros'd, or quashed, (in- formality,) . . . .	1	50	29	-	-
Appealed to Superior Ct., .	1	149	96	6	-
Defaulted, . . . .	-	11	17	-	-
Not arrested, . . . .	11	285	239	15	-
Costs accrued, year ending Sept. 30, . . . .	\$2,123 77	\$29,067 68	\$25,061 25	\$1,441 49	-
Costs of year paid, . . . .	302 72	16,584 10	6,511 90	312 52	-
Costs of former years paid,	56 15	1,419 90	608 38	-	-

\* Combined.

## AGGREGATES.

*for the year ending September 30, 1864.*

E.	F.	G.	H.	J.	TOTALS.
2	5	50	7	31	187
-	6	46	7	49	175
47	433	9,119	696	1,524	20,588*
3	7	89	98	33	525
-	12	160	19	124	541
-	12	83	8	122	390
2	7	102	11	46	318
4	199	6,584	95	634	10,118
-	5	17	6	29	165
22	229	2,540	530	557	8,802
16	335	8,212	324	897	15,220
11	49	177	180	104	1,667
20	12	137	89	134	1,511
12	340	8,402	317	787	15,078
4	33	1,825	18	66	2,366
-	-	1,288	-	35	1,355
-	-	6	3	19	105
-	27	159	203	9	527
11	285	5,683	96	645	10,869
10	41	339	114	161	1,655
-	-	7	9	21	117
1	5	150	191	54	653
-	1	63	6	5	103
3	17	92	34	118	814
\$407 12	\$2,654 81	\$53,196 18	\$5,085 91	\$3,100 35	\$127,138 56
93 95	1,631 66	18,022 82	1,918 66	3,063 96	48,977 87†
16 75	130 61	2,028 05	319 45	656 27	6,675 16‡

\* 238 returned in Total column only.

† \$535.58 returned in Total column only.

‡ \$1,439.60 returned in Total column only.



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**A N N U A L   R E P O R T**

**OF THE**

**BOARD OF INSPECTORS**

**OF THE**

**MASSACHUSETTS STATE PRISON,**

**TOGETHER WITH**

**THE ANNUAL REPORTS**

**OF THE**

**WARDEN AND OTHER OFFICERS OF THE INSTITUTION.**

---

**OCTOBER 1, 1864.**

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**BOSTON:**  
**WRIGHT & POTTER, STATE PRINTERS,**  
**NO. 4 SPRING LANE.**  
**1865.**



# Commonwealth of Massachusetts.

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## INSPECTORS' REPORT.

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*To His Excellency the Governor and the Honorable Council of  
the Commonwealth :*

The undersigned, Inspectors of the State Prison, herewith present their Report for the year closing September 30, 1864.

The reports of the Warden, Chaplain and Physician will accompany this, and each will give detailed accounts of their respective departments, and the Inspectors propose to refer to subjects more in the sphere of their appointment.

### CONDITION OF THE CONVICT.

The convict is shut out from all knowledge of or connection with the world. His relations are entirely changed on his entering prison. His style of dress and means of conversation—his daily living and labor, and habits of thought, are all checked and changed. The excitement occasioned by contact with mankind at large is all withdrawn, and he is left to himself, which not unfrequently is the most severe punishment that could be inflicted. He then reviews the past, and grieves in the present, and hopes and dreads the future. From the necessity of the case, prisoners feel that they are alone in the world, and as if there was not a hand to help nor a heart to beat in their interest.

Especially does this feeling exist when they first enter the prison, and lie down in the darkness of night, in their narrow prison-cell. They have none with whom to converse; no company but their own unbidden and often unwelcome thoughts.



Under circumstances such as these, the convict is taken in charge by the Commonwealth, whose relation to him is as that of a parent to a disobedient and wayward child.

The State from this time has solemn duties to perform and important interests to defend.

It has a double duty to perform. First, to enforce the laws so as to restrain the evil, and to protect the innocent from further harm.

Second: To so apply the law upon the criminal as to produce a cure from his moral infirmities, by calling out and giving force to the higher principles of our nature, and thus to protect the people by the conversion of the criminal.

This is, or should be, the aim of all prison discipline.

If the object of the prison were *merely* to punish or cause pain, then it were revengeful.

If it were merely to favor the individual, regardless of all other rights and interests, it were unjust.

But if, as we believe, it is both to protect the rights of the people and to benefit the convict by improving his morals, elevating his affections, and purifying his heart, then justice and mercy are joined, and the general good is the result.

The prison will then be regarded as a moral hospital,—its inmates the morally diseased,—its object the restoration of the wicked to soundness of mind, by inducing a heartfelt respect for and a cheerful obedience to, not only the statute law, but that "higher law" written upon the hearts of the people by the finger of God.

#### QUALIFICATION OF OFFICE.

To produce this very desirable and happy result, the most pure-minded, generous-hearted and clear-headed men must be employed as officers and teachers in the prison. The position of an officer in the prison is most responsible, and, if his duties are faithfully and wisely discharged, will result in great good to all the parties concerned.

If it is true that the purest and wisest persons are needed as teachers of the young, that they may grow up in wisdom and virtue, it is equally clear that the wisest and best men are needed as officers in our penitentiaries to guide, control, and instruct the morally weak that are committed to their care,—men who can rise to the sublimest and divinest ideas of the

relations, duties, and aims of life. The best types of manhood should be secured to fill these places, with a view to call out true manhood in the character and conduct of the prisoner.

The officer that can inspire the greatest effort on the part of the prisoner to be a *man*, is the best fitted for the place.

The State should seek for this class of men—men qualified by nature and by education, by a constant feeling of responsibility, and by humane principles and Christian tendencies, to lift the prisoner to truer ideas of life—to nobler aims and purposes. This done, its duty is performed.

Officers, by constant contact with prisoners, are cognizant of many attempts to evade the rules, and are therefore liable to be led to mistrust them to a very great extent—are very liable to form attachments to some, and prejudices against others.

This cannot be avoided without great care, based upon true philosophy.

Whenever this is the case, the condemned prisoner is quick to discover it, and it seldom fails to excite vindictive feelings, followed by disobedience and punishment.

The officer should therefore comprehend the importance of his place, and understand that he has the morally weak under his care—that he should labor to give strength to the feeble and wisdom to the foolish—to give force to right principles—to attract by his kindness and not repel by his severity—to command the respect of the convicts by the candor of his advice, and the fairness of his judgment toward them.

In the midst of the excitement, jealousy, and impatience of prisoners and prison life, the officer is to be unmoved by passion—unswayed by prejudice—calm and collected—and, by his example, leading in paths of patience and peace.

Among the qualifications of an officer, we regard total abstinence from all species of intoxicating liquor as a beverage, as of indispensable importance. A very large proportion of the inmates of our prisons come there, directly or indirectly, through the influence of strong drink; and as the Commonwealth, by statute, has declared, in unmistakable terms, against the sale and use of intoxicating liquors, to be used as a beverage, it seems to be demanded for consistency's sake, as well as by the higher influences of right and duty, that the law requiring total abstinence from every species of intoxicating liquors should be

rigidly enforced upon all ministers of the law, which the officers of our penitentiaries are.

We assume that no man is benefited by the use of strong drink ; and as many are unmanned entirely by it, we come to the conclusion, that in our correctional institutions, (to say the least,) there should be absolute freedom from the use of intoxicating liquors as a beverage, at any and all times, on the part of the officers and instructors, and any departure from strict and constant faithfulness to this rule should insure their immediate dismissal.

#### INSPECTORS.

In consideration of the objects of the prison, we see the wisdom of the State in the appointment of *Inspectors*, whose duty it is to look after the management of our correctional institutions, with a view to protect and improve the convict, and to advise with the Master or Warden.

This corrective aim is a feature of our prison system, worthy of all commendation. It should never be discontinued, but improved as fast as wisdom and humanity will enable us to do it.

The trust of an Inspector is most important, and, if accepted, should be faithfully performed, even though it sometimes leads to the punishment cell, for the purpose of confirming the justice of the chastisement, or correcting a wrong done to the prisoner.

Such things are to be expected ; and minds fitted to meet them, so that justice and mercy may both be exercised, should be called to the service.

Men should be appointed to these places, not because they ask them, nor because friendship in its blindness urges them, but because they are fitted for the service,—men who have made prison reform a study,—who know somewhat of the philosophy of life,—who can judge impartially, speak kindly and act prudently.

To the Inspectors the prisoners may appeal for the redress of any grievances. To them they speak with confidence, and should be listened to with patience. This is one of the sacred rights of the convict, and one that should be guarded with the most religious care. It is important in every possible aspect, and to all the parties in interest.

Therefore, no appointment of the executive should be made with more care than that of prison Inspector—none have more difficult or delicate duties to perform.

#### LABOR.

Another important subject for consideration is the kind of labor to be performed. There are several considerations to be taken into account here.

*First*,—The labor should be of kinds favorable to health.

*Second*,—Trades should be established, and learned by the convicts, that are in demand outside the prison walls, to the end, that on their discharge they may with ease get employment.

*Third*,—It should also be, as far as consistent with the above, of a kind to produce fair remuneration for service rendered. And:

*Fourth*,—It should be in such variety, as will insure the constant employment of all the men, with as little change as possible.

These are points that should always be kept in view by the authorities in regard to prison labor.

#### DISCIPLINE.

In relation to discipline we may assume that the largest liberty consistent with prison life, is most conducive to good order and cheerful obedience.

The past year or two, the Warden has tried the experiment of allowing the men, on certain public days, an opportunity to play in the yard, or converse together with perfect freedom, as their inclinations might lead them, and it has been attended with the most happy results. Not in a single instance has this liberty been abused, but on the other hand it has produced a marked change, and that for the better,—a more cheerful obedience,—a more prompt performance of labor,—a more manly and consistent bearing, thus proving most clearly, that if you would make men of them, you must treat them like men.

Every manly word spoken to them, or deed done for them, makes its impression, and does good, not always to the same extent, but according to the capacity of the party to be influenced by just principles. Good words, and noble deeds, are never lost, not even upon prisoners.

## CHANGE IN DRESS.

In regard to the dress of prisoners, we have felt that a reform might be made. A man tried and convicted of crime, and sentenced to the prison, feels a great degree of degradation. This must of necessity be so. It is proper that this feeling should be created. But we are of the opinion that no other degradation is by the law required, except what is necessary for his safe-keeping, or as punishment for disobedience.

Upon this point we are very clear, that the law does not demand it, but that humanity does forbid it. The parti-colored dress heretofore worn, we have regarded as degrading, and calculated to drive his manhood from him; the thing we most want him to retain. And as this dress is not deemed necessary for his safe-keeping, (the fact being that no one absconding was ever detected by means of his dress,) we have changed the parti-colored dress for one of a uniform color. We believe this change is an important improvement, and will result in good to the discipline of the prison, and in no way operate against the public welfare. It may be a question (which can only be settled by experiment,) whether the parti-colored dress might not hereafter be used as a punishment for disobedience, in place of solitary confinement, which system we regard as having a strong tendency to injure the body and mind, and therefore should only be applied in extreme cases, and then with the greatest care, the coolest judgment, and with feelings of deep and solemn responsibility.

The philosophy of punishment is, even in this age of the world, but imperfectly understood. It is a subject worthy the study of the greatest minds, and the most philanthropic hearts.

## PARDONS.

Another subject has deeply interested us. That of pardons. Many have enjoyed the executive clemency, with the best of results. Sometimes the unworthy have shared this favor, and this *must* be the case to a greater or less extent, while men are fallible. But because mistakes sometimes occur, and the unworthy are favored, we should not withhold mercy altogether, and say that none shall be pardoned. We should walk by the light we have, show mercy where our cool and unbiased judg-

ment approves, ever seeking the wisdom of God to guide us, and keeping in mind the fact that we must all plead for mercy before the Supreme Judge, for "there is none that doeth good and sinneth not." We should ever bear in mind also, the fact that human judgment is as liable to err in adjudging *to prison*, as in pardoning out,—that while some are pardoned who are not worthy of such mercy, very likely some are sent to prison, who, in the eye of Him, who reads the secrets of all men, ought to stay out. Our duty is to judge others generously, ourselves strictly.

One very important reason why the pardoning power should be retained, grows out of the fact, that there is great inequality in the sentences pronounced by judges in different localities for the same crime. There seems to be no fixed rule by which simple and even-handed justice is meted out to parties violating the law in the different parts of the State.

If one convict gets five years and another fifteen, for the same crime, the injustice is at once seen, and necessarily causes discontent, and finally ripens into disobedience, and with additional punishment as the result. This must be so from the nature of the case.

That the court is actuated by the highest considerations of right and duty, as well as justice none will doubt.

But an evil exists to be remedied,—but how it shall be done, is a question which we are not now prepared to answer. We refer to the subject with great distrust of our own judgment, and yet the subject seemed to us of so much importance, that we should be recreant to duty if it were passed by without calling attention to it. Of the great number sent to prison, many go for crimes done under circumstances which excite little fear that they would be repeated. And if any system could be devised that would reach to them a helping hand at a time when all the parties could be most favorably impressed, we have thought that great good might be done.

There are numbers of this class, we believe, in our prison to-day,—those to whom it might not be wise, or even kind, to grant a free and absolute pardon, while yet it is perfectly clear that we owe them a duty—that something should be done in their behalf. And the question very naturally suggests itself, "What is our duty—what does humanity demand?" It has seemed to us that a plan could be devised for a conditional

pardon, to be granted to such as give promise of worthiness. That in the cases of such convicts as give evidence of a disposition to return to an orderly and consistent course of life, and can satisfy the commission, whose duty it should be to pass upon the matter, that they are safe persons to be at large,—the balance of their sentence should be conditionally remitted, viz. : That as long as they pursued an orderly course of life, and no charge should be sustained against them for violating the laws of the land they should be as free as the best, to “ life, liberty, and the pursuit of happiness;” but should they be thereafter convicted of crime, in addition to the penalty for such crime, there should be added the unexpired term of their former sentence.

It is believed that a law passed embodying this idea, would have a favorable influence upon the person so discharged, and also upon his friends, and both would be blessed—the one inspired to put forth effort, and the other encouraged to help such in their struggles after a purer life.

#### UNSAFE PRISONERS.

There are those who must be kept away from others, who are unsafe to go into the shops; and humanity forbids that they should be kept in close confinement. For the health of this class some new accommodations are necessary; some opportunity afforded them to exercise in the open air. We call special attention to this matter, and ask that provision be made for the same. This we regard as of the utmost importance as a sanitary measure.

#### NEW METHODS FOR GOOD.

In December last the convicts had an opportunity to labor for the Sanitary Fair, and they manifested a very laudable and praiseworthy ambition in this direction. The Warden informed the prisoners of the nature and objects of the fair, and signified his willingness to allow such as would like to do so, to exert their skill in making articles to be donated for this purpose. It excited much interest; brought to the prisoners much happiness, through a channel entirely new to them, and did much good. We doubt if any part of the community worked with more zeal. In this we believe the scripture declaration was

fulfilled, "It is more blessed to give than to receive." We believe these men, shut out, as they are, from the world, enjoyed a greater blessing in preparing their little gifts for the soldiers, than the gifts will have upon their recipients. And when the men were informed by the Warden of the results of the work they had performed, they seemed to rise to a higher scale of being; their manhood seemed to gleam out, and they looked more like men, than ever before since they had been in prison.

We asked one what he thought the effect upon the prisoners was. His answer was: "I cannot tell about others. *I* thought how much our Warden does want to make men happy." Here the right chord was touched. From this moment there was a deeper interest in the hearts of these men for the noble soldiers; their ambition was aroused to be men among men. This principle should be encouraged.

We have referred to the subject for two reasons. First, to show that the movement met our hearty approval; and, in the second place, to make a suggestion in reference to the future. We would recommend that the authorities of the prison hold a fair in Boston, at some time and place next season, to be open for at least one week, where shall be exhibited the different varieties of goods manufactured by the convicts, and shall be offered for sale such articles as may be made by the prisoners in time gained after the regular work is done; also for the sale of any articles manufactured at the prison and by prisoners; the profits of the whole to be applied towards the establishment of some place of retreat, to which such prisoners as are sick, or so enfeebled or aged that humanity calls for their discharge from prison, may be taken, under proper regulations and legal restrictions, where they may breathe the pure air and feel the warm sun of heaven. These powers are ever potent in inducing health of body and soundness of mind. It is believed our people would respond generously to such a call. Its influence would be powerful for good among the prisoners; it would give them higher ideas of life and of duty; it would make them ambitious to be useful; it would interest the people in a class, heretofore too much neglected, from whom we have turned away with too much coldness; and enable us to bear one another's burdens, and so fulfil the law of Christ.



Such an institution, we believe, is needed, ought to be established, and may be by the means indicated above, with such aid as some philanthropic citizen or citizens might give. We hope, at any rate, that a fair will be held, and the proceeds appropriated as above, or such disposition as the governor and council shall determine.

#### STATE AGENCY FOR DISCHARGED CONVICTS.

We have conferred, from time to time, with the Agent for Discharged Convicts, and are happy to say that we regard that agency as a most efficient aid for good. Prisoners, if ever, need a friend when they first come forth from their confinement. The want of friends to receive them, and means to support themselves for the first few weeks or months after they have left the prison, has been the cause of many being returned after they had once left the prison. The State, quick to discover a needed charity and prompt to discharge it, wisely instituted the Agency for Discharged Convicts. It has done much good—many poor men have been met by the Agent, fed and clothed, and furnished with tools and places to use them, where they have been encouraged, strengthened, saved.

He has opened, in their behalf, correspondence with the families of such as have them, thus keeping fresh and warm the domestic relations, and thereby entwining the hearts of convicts around their homes and loved ones there; and in this and other kindly ways has the State, through this Agency, been doing a work, honorable to itself and of great service to a needy and unfortunate class of people. This charitable work towards them has turned the minds of discharged prisoners in the right direction. It has furnished food for thought upon right subjects, and evil has been overcome with good.

These people need, and should have from the State, the same watchful care over their interests, that parents bestow upon their wayward children. They have been wayward and wicked, it is true, but many were made so by circumstances over which they had no control; they were, many of them, born and bred in sin; many drank from the intoxicating bowl from earliest childhood. Instead of being led by prayer, have heard naught but profanity; instead of attending the day school, have been in the gaming-house; instead of the Sabbath school, have visited

the wharves or roamed the fields for theft; instead of being taught to remember the Sabbath day to keep it holy, have been led by precept and example at home, to disregard the day and profane the name of its founder. These, and such as these, are the circumstances and embarrassments under which they have come up, and now let the State, as far as may be, institute circumstances that shall lift them up to a condition favorable to an honest, honorable and useful course of life. The State Agency works in this direction.

The present incumbent is a man of experience, of a quick, discerning mind, and generous and humane impulses, and is happily fitted for his post, and has proved himself successful in it.

#### CONCLUSION.

The prison we regard as second to no other institution of its kind, in its successful working and humane management; not perfect by any means, but so far advanced in every principle that embodies the true idea of prison-life and prison reform, that we feel justified in calling it a model institution.

We believe the Warden, Hon. Gideon Haynes, peculiarly fitted for his responsible position. Thoughtful of the interests of the men; humane in his dealings towards them, he has won their respect and love; and a cheerful obedience, as a general thing, follows. The Warden is supported by Mr. Benjamin L. Mayhew, the energetic Deputy-Warden, and by subordinate officers, who, for the most part, have been engaged in this service for many years, and, therefore, have had much experience in the management of prisoners. This fact speaks to their praise, and can hardly fail to make them valuable aids.

The Clerk, William Peirce, Esq., so long in that position, merits and receives the warmest approval of the Inspectors.

As provided in the "Act in relation to the State Prison," passed at the last session of the legislature, the Inspectors are directed to "present an estimate of the sum that will be required to meet the expenses of the prison for the year following," &c. In the unsettled state of the markets it is only possible to make a hypothetical estimate for the year 1865; but upon advisement with the Warden, we think that \$75,000 will be necessary, viz.:—

For transportation of prisoners, . . . .	\$100 00
discharged prisoners, . . . .	400 00
salaries of officers, . . . .	28,500 00
provisions, . . . .	24,000 00
clothing, including beds and bedding, . .	6,500 00
wood, coal and coal dust, . . . .	8,000 00
incidental expenses, . . . .	5,000 00
repairs and improvements, . . . .	2,500 00
	<hr/>
	\$75,000 00

The probable income we estimate will be \$60,000.

JAMES M. USHER,  
ANTHONY S. MORSS,  
ESTES HOWE,

*Inspectors of the State Prison.*

CHARLESTOWN, September 30, 1864.

## WARDEN'S REPORT.

*To the Board of Inspectors of the State Prison :*

GENTLEMEN,—I have the honor to present the following “statement of the general affairs of the prison” in compliance with my duty as now required by law.

The condition of the prison in regard to health, order and general prosperity, I think may challenge favorable comparison with preceding years.

The considerate law passed at the last session of the legislature, approved May 14, providing payments monthly from the treasury of the Commonwealth of all “salaries, bills for supplies and other expenditures for the prison,” enables me to close my account without any “liability or outstanding claim” against it; with stock paid for on hand, \$7,068.27, to the credit of the prison on new account.

The financial condition of the prison, as shown in my account current annexed,—the details of which have been examined from month to month, and in full at the close of the year by the Inspectors,—exhibits the expenditures as exceeding the receipts by \$27,404.17. The reason of this unusual deficit will be readily understood when the remarkable increase in the cost of everything connected with maintaining the prison is suggested, to which should be added the continued decrease in numbers, reducing the revenue for labor of the men. The new contracts for labor, to commence January 1st next, at largely advanced prices, will add materially to the receipts, so that in this respect we hope our next Report will be much more favorable.

The “names, positions, pay and allowances of the several officers and employees of the prison, the sum received for the labor of prisoners, the names of contractors for whom the labor was performed, the kind of labor, the time and pay per day,

and the average cost of support of each inmate," as required by the recent "Act in relation to the State Prison," will be found in the several tables annexed to this report.

I have also added several tables of statistics which may be interesting as exhibiting some features in the working of the prison.

I am happy to express again my obligations to the Board of Inspectors, for their valuable co-operation upon all occasions; and to the Deputy-Warden, Clerk and subordinate officers, for the great interest they have exhibited in their respective duties during the year.

Respectfully,

GIDEON HAYNES, *Warden.*

## OFFICERS AND SALARIES.

NAME OF OFFICER.	Rank.	Annual Salary.
James M. Usher, . . . .	Inspector, . . . .	\$200 00
Anthony S. Morss, . . . .	" . . . .	200 00
Estes Howe, . . . .	" . . . .	200 00
Gideon Haynes, . . . .	Warden, . . . .	2,500 00
Benjamin L. Mayhew, . . . .	Deputy-Warden, . . . .	1,500 00
William Peirce, . . . .	Clerk, . . . .	1,200 00
George J. Carleton, . . . .	Chaplain, . . . .	1,100 00
Amos B. Bancroft, . . . .	Physician, . . . .	700 00
E. S. Darling, . . . .	Turnkey, . . . .	800 00
Charles W. Gale, . . . .	" . . . .	800 00
Almon Hale, . . . .	" . . . .	800 00
C. F. Houston, . . . .	" . . . .	800 00
Joseph B. Jepson, . . . .	" . . . .	800 00
George A. Lounsberry, . . . .	" . . . .	800 00
E. O. Nichols, . . . .	" . . . .	800 00
Joshua B. Rea, . . . .	" . . . .	800 00
Thomas Richardson, . . . .	" . . . .	800 00
David Sargent, . . . .	" . . . .	800 00
John E. Shaw, . . . .	" . . . .	800 00
J. W. Averell, . . . .	Watchman, . . . .	750 00
Francis Beverstock, . . . .	" . . . .	750 00
C. R. Clark, . . . .	" . . . .	750 00
Henry Lowell, . . . .	" . . . .	750 00
George W. Norris, . . . .	" . . . .	750 00
Isaac McCausland, . . . .	" . . . .	750 00

OFFICERS AND SALARIES—*Concluded.*

NAME OF OFFICER.	Rank.	Annual Salary.
Lucius Patterson, . . . .	Watchman, . . .	\$750 00
William P. Peirce, . . . .	" . . .	750 00
Jonas W. Prentiss, . . . .	" . . .	750 00
Samuel Poor, . . . .	" . . .	750 00
William B. Ramsell, . . . .	" . . .	750 00
J. F. Simonds, . . . .	" . . .	750 00
Otis E. Patten, . . . .	Assistant-Watchman,	600 00
Samuel I. Pearl, . . . .	" "	600 00
O. H. Pushee, . . . .	" "	600 00
William H. H. Reed, . . . .	" "	600 00
J. M. Wyatt, . . . .	" "	600 00
Abner F. Hopkins, . . . .	Gate-Keeper, . . .	600 00

## CONTRACTORS, ETC.

The names of the contractors, business, number of convicts employed, price per day, and yearly receipts therefor, are as follows :

CONTRACTORS.	Business.	Time.	Number of men.	Price per day.	Receipts.
F. M. Holmes & Co., . . .	Chairs, Sofas, &c., . .	12 months, . . .	130	\$0 50	\$19,438 25
American Whip Company, .	Whips, . . .	12 months, . . .	40	50	8,066 25
C. S. Breed, . . .	Stone-cutting, . . .	12 months, . . .	24	60	\$5,220 00
C. S. Breed, . . .	Tool-sharpening, . . .	12 months, . . .	3	60	555 90
H. S. Doane & Co., . . .	Brush-making, . . .	6 months, to March 31, .	23	50	\$2,087 03
H. S. Doane & Co., . . .	" " . . .	6 months, to Sept. 30, .	17	60	1,784 70
Emerson & Co., . . .	Shoemaking, . . .	12 months, . . .	35	50	3,871 73
John M. Kinney, . . .	Coopering, . . .	12 months, . . .	14	50	5,085 50
H. Tucker, . . .	Bedstead-making, . . .	12 months, . . .	17	50	2,246 00
					2,498 75
					\$46,932 38
				42	\$7,469 07
				50	622 00
					8,091 07
					\$55,023 45

In addition to the above received in cash from the contractors, there has been charged to Expense Department, for services of convicts, and credited Labor Department, . . . .  
Also, charged to Blacksmith's and credited Labor Department, . . . .



## STATE PRISON.

[Oct.

DR. MASSACHUSETTS STATE PRISON in account with GIDEON HAYNES, Warden, for year ending September 30, 1884. CR.

Paid for Transportation of Prisoners, . . . . .	\$91 80	Received for Labor of Convicts, . . . . .	\$55,023 45
Paid to Prisoners when discharged, . . . . .	366 00	Received for Admission Fees from Visitors, . . . . .	605 25
Paid to Officers for Salaries, . . . . .	23,387 00	Received for Rent of Houses, <sup>1</sup> . . . . .	579 37
<i>Provision Department.</i>		Stock on hand to new account, . . . . .	1,165 83
Stock on hand October 1, 1863, . . . . .	\$279 62		
Paid for Provisions during year, . . . . .	24,521 51		
<i>Clothing Department.</i>		Received for Merchandise sold, . . . . .	\$370 09
Stock on hand October 1, 1863, . . . . .	1,648 65	Stock on hand to new account, . . . . .	2,787 44
Paid for Clothing during year, . . . . .	7,363 42		
<i>Expense Department.</i>		Received from sundries on this account, . . . . .	4,623 02
Stock on hand October 1, 1863, . . . . .	1,159 50	Stock on hand to new account, . . . . .	2,915 00
Paid sundry Expenses during year, . . . . .	28,709 38		
<i>Blacksmith's Department.</i>		Received from sundries on this account, . . . . .	410 44
Stock on hand October 1, 1863, . . . . .	250 00	Stock on hand to new account, . . . . .	200 00
Paid for Stock during year, . . . . .	739 08		
Paid for Repairs and Improvements, . . . . .	. . . . .	Deficiency between Expenditures and Receipts, . . . . .	\$68,679 89
Paid for Library, . . . . .	. . . . .		27,404 17
			\$96,084 06

MASSACHUSETTS STATE PRISON, September 30, 1884.

The above account current and the vouchers, in detail, have been carefully examined and are correct.

JAMES M. USHER,  
ANTHONY S. MORSE,  
ESTES HOWE,  
Inspectors.

*Table showing the average number and cost per man for officers, provisions, clothing and all other expenses, and the average cash earnings per man for the last ten years.*

Y E A R.	Number.	Provisions.	Clothing.*	Officers.	Sundries.†	Total.	Earnings.	Deficit.	Excess.
1855, . .	483	\$37 64	\$15 48	\$52 13	\$39 18	\$144 43	\$111 39	\$33 04	-
1856, . .	455	37 66	11 41	55 84	33 00	137 91	121 05	15 86	-
1857, . .	441	43 06	10 93	68 32	32 56	154 87	121 54	33 33	-
1858, . .	469	38 63	14 09	64 67	30 87	148 26	109 65	38 61	-
1859, . .	495	37 14	11 80	63 08	18 00	130 02	111 60	18 42	-
1860, . .	510	31 61	9 95	59 30	10 29	113 15	118 27	-	\$5 19
1861, . .	520	35 23	9 57	58 88	22 11	125 79	121 14	4 65	-
1862, . .	506	35 75	9 40	61 18	21 45	127 78	86 86	40 92	-
1863, . .	431	41 48	7 81	70 45	45 60	165 34	142 52	22 82	-
1864, . .	377	62 69	15 53	78 21	65 61	222 04	149 09	72 95	-

\* Including bedding and every description of dry goods used in the prison.

† Including transportation of prisoners, repairs and improvements, money paid to convicts when discharged, &c.

## STATISTICS.

TABLE No. 1.

The whole number of convicts October 1, 1863, was . . . . .	408
The number received under warrants from the Courts during the year ending and including September 30, 1864, was . . . . .	79
	<u>487</u>
Discharged between October 1, 1863, and September 30, 1864:—	
By expiration of sentence, . . . . .	99
By remission of sentence, . . . . .	30
By death, . . . . .	5
To insane hospital, . . . . .	2
	<u>136</u>
Total, number, September 30, 1864, . . . . .	351

TABLE No. 2.

*Ages of Convicts now in Prison.*

From 15 to 20 years, . . . . . 23	From 40 to 50 years, . . . . . 37
20 to 25 years, . . . . . 84	50 to 60 years, . . . . . 16
25 to 30 years, . . . . . 88	60 to 70 years, . . . . . 5
30 to 40 years, . . . . . 98	Total, . . . . . <u>351</u>

TABLE No. 3.

*Ages of Convicts received last year.*

From 15 to 20 years, . . . . . 16	From 40 to 50 years, . . . . . 4
20 to 25 years, . . . . . 17	50 to 60 years, . . . . . 2
25 to 30 years, . . . . . 23	Total, . . . . . <u>79</u>
30 to 40 years, . . . . . 17	

TABLE No. 4.

*Crimes of Convicts now in Prison.*

Adultery, . . . . .	1	Larceny from person, . . .	15
Arson, . . . . .	12	Manslaughter, . . . . .	27
Assault with intent to murder, .	12	Mutinous conduct on board U. S. ship, . . . . .	1
Assault with intent of rape, .	21	Murder, . . . . .	15
Attempt to rob, . . . . .	10	Obtaining goods by false pretences, . . . . .	4
Breaking and entering vessel, shop, house, or other building, intending to steal, and stealing,	78	Polygamy, . . . . .	3
Burglary . . . . .	15	Procuring abortion, . . . . .	2
Burning barns, . . . . .	6	Rape, . . . . .	12
Common and notorious thieves,	2	Robbery, . . . . .	34
Counterfeiting coins or bills, .	1	Receiving stolen goods, . . . .	6
Embezzlement, . . . . .	3	Uttering counterfeit or worthless bank bills or coin, . . .	22
Forgery, . . . . .	4	Uttering forged notes, or order,	2
Having in possession counterfeit or worthless bank bills or coin, intending to pass the same, .	2	Woman-slaughter, . . . . .	1
Incest, . . . . .	2	Total, . . . . .	351
Larceny in shop, depot, dwelling-house or other building, .	38		

TABLE No. 5.  
*Crimes of Convicts received during the year.*

Adultery, . . . . .	1	Manslaughter, . . . . .	5
Assault with intent to murder, .	6	Murder, . . . . .	8
Assault with intent to commit rape, . . . . .	4	Mutinous acts on board U. S. vessel, . . . . .	1
Attempt to rob, . . . . .	3	Obtaining goods by false pretences, . . . . .	4
Breaking and entering vessel, shop, house, or other building, intending to steal and stealing, .	11	Passing worthless bills or coin, .	6
Burglary, . . . . .	2	Polygamy, . . . . .	1
Burning barn, . . . . .	1	Procuring abortion, death following, . . . . .	1
Common thief, . . . . .	2	Rape, . . . . .	1
Embezzlement, . . . . .	1	Receiving stolen goods, . . . . .	2
Forgery, . . . . .	1	Robbery, . . . . .	4
Incest, . . . . .	1	Uttering forged order, . . . . .	1
Larceny in shop, depot, dwelling-house or other building, .	10	Total, . . . . .	79
Larceny from the person, . . . . .	7		

TABLE No. 6.  
*Period of Sentences of Convicts now in Prison.*

For 1 year, . . . . .	3	For 3 years and 6 months, . . . . .	1
1 year and 3 months, . . . . .	1	4 years, . . . . .	33
1 year and 6 months, . . . . .	3	4 years and 6 months, . . . . .	4
2 years, . . . . .	32	5 years, . . . . .	47
2 years and 3 months, . . . . .	1	5 years and 10 months, . . . . .	4
2 years and 6 months, . . . . .	6	6 years, . . . . .	27
3 years, . . . . .	46	6 years and 6 months, . . . . .	1

TABLE No. 6.—Concluded.

For 7 years, . . . . 23	For 11 years and 6 months, . . 1
8 years, . . . . 14	12 years, . . . . 5
8 years and 8 months, . . 1	14 years, . . . . 1
9 years, . . . . 5	15 years, . . . . 9
10 years, . . . . 33	20 years, . . . . 8
10 years and 3 months, . . 1	Life, . . . . 88
11 years, . . . . 2	Total, . . . . 351
11 years and 3 months, . . 1	

TABLE No. 7.

*Period of Sentence of Convicts received last year.*

For 8 months, . . . . 1	For 7 years, . . . . 1
1 year, . . . . 4	8 years, . . . . 2
1 year and 6 months, . . 1	8 years and 8 months, . . 1
2 years, . . . . 17	10 years, . . . . 4
2 years and 6 months, . . 5	15 years, . . . . 2
3 years, . . . . 11	20 years, . . . . 2
4 years, . . . . 8	Life, . . . . 5
5 years, . . . . 11	Total, . . . . 79
6 years, . . . . 4	

TABLE No 8.

*States and Countries of which Convicts now in Prison are Natives.*

Canada, . . . . .	2	Nova Scotia, . . . . .	6
Connecticut, . . . . .	7	New York, . . . . .	41
England, . . . . .	13	New Hampshire, . . . . .	8
France, . . . . .	2	Pennsylvania, . . . . .	5
Germany, . . . . .	4	Rhode Island, . . . . .	7
Holland, . . . . .	1	Scotland, . . . . .	6
Ireland, . . . . .	81	Spain, . . . . .	1
Kentucky, . . . . .	1	Switzerland, . . . . .	1
Louisiana, . . . . .	1	Vermont, . . . . .	6
Massachusetts, . . . . .	141	Virginia, . . . . .	1
Maryland, . . . . .	2	West Indies, . . . . .	2
Maine, . . . . .	6	Foreigners, . . . . .	124
New Brunswick, . . . . .	5	Natives, . . . . .	227
New Jersey, . . . . .	1	Total, . . . . .	351

TABLE No. 9.

*States and Countries of which Convicts received last year were Natives.*

Canada, . . . . .	1	Pennsylvania, . . . . .	1
Connecticut, . . . . .	4	Rhode Island, . . . . .	1
England, . . . . .	1	Scotland, . . . . .	1
Ireland, . . . . .	22	At Sea, . . . . .	1
Louisiana, . . . . .	1	Vermont, . . . . .	2
Maine, . . . . .	2	Virginia, . . . . .	1
Massachusetts, . . . . .	29	Foreigners, . . . . .	28
Maryland, . . . . .	1	Natives, . . . . .	51
New York, . . . . .	8		79
Nova Scotia, . . . . .	3		

TABLE No. 10.

*Convicts now in Prison were convicted as follows :*

Barnstable, . . . . . 1	Newburyport, . . . . . 9
Boston, . . . . . 169	Northampton, . . . . . 5
Cambridge, . . . . . 16	New Bedford, . . . . . 14
Concord, . . . . . 14	Plymouth, . . . . . 7
Dedham, . . . . . 28	Salem, . . . . . 7
Fitchburg, . . . . . 7	Springfield, . . . . . 8
Greenfield, . . . . . 4	Taunton, . . . . . 7
Lawrence, . . . . . 19	Worcester, . . . . . 17
Lenox, . . . . . 15	Naval Court Martial, . . . . . 1
Lowell, . . . . . 7	Total, . . . . . 351
Nantucket, . . . . . 1	

TABLE No. 11.

*Convicts received last year were convicted as follows :*

Barnstable, . . . . . 1	New Bedford, . . . . . 8
Boston, . . . . . 43	Newburyport, . . . . . 4
Cambridge, . . . . . 2	Salem, . . . . . 2
Concord, . . . . . 1	Springfield, . . . . . 2
Dedham, . . . . . 3	Taunton, . . . . . 1
Fitchburg, . . . . . 2	Worcester, . . . . . 3
Lawrence, . . . . . 8	Naval Court Martial, . . . . . 1
Lenox, . . . . . 2	Total, . . . . . 79
Lowell, . . . . . 1	



TABLE No. 12.

*Employment of Convicts, September 30, 1863.*

<i>For Contractors.</i>			
Blacksmiths, . . . .	17	Barbers, Clothes-menders and Washmen, . . . .	9
Brush-makers, . . . .	17	Carpenters, Coopers and Painters, . . . .	2
Cabinet-makers, . . . .	33	Cookery and Bakery, . . . .	9
Carvers, . . . .	38	Runners for shops, . . . .	9
Coopers, . . . .	14	Shoemakers, . . . .	2
Shoemakers, . . . .	35	Sweepers, Waiters, Hospital Nurses, . . . .	12
Stone-cutters, . . . .	24	Tailors, . . . .	6
Tool-sharpeners, . . . .	3	Team-hands, Yard-hands, Wood-sawyers and other Laborers, . . . .	11— 65
Upholsterers, . . . .	37	Confinement, (close,) . . . .	3
Varnishers, . . . .	22	Old and Infirm, and in Hospital, sick, . . . .	3— 6
Whip-makers, . . . .	40—280	Total, . . . .	351
<i>For Prison account.</i>			
Blacksmiths, . . . .	5		

TABLE No. 14.

*The Sentences of Convicts now in Prison expire as follows :*

October, November and December, 1864, . . . .	4	In 1874, . . . .	4
In 1865, . . . .	66	1875, . . . .	2
1866, . . . .	76	1876, . . . .	2
1867, . . . .	50	1877, . . . .	2
1868, . . . .	36	1878, . . . .	2
1869, . . . .	33	1879, . . . .	4
1870, . . . .	9	1880, . . . .	1
1871, . . . .	6	1883, . . . .	2
1872, . . . .	9	Life, . . . .	38
1878, . . . .	5	Total, . . . .	351

TABLE NO. 14.

*Life Sentences.*

Number under sentence for life, October 1, 1863, was . . . .	38
Number received during the year ending September 30, 1864, was . .	5
	<u>43</u>
Discharged during the year ending September 30, 1864:	
By remission of sentence, . . . . .	5
Total now in Prison, . . . . .	<u>38</u>

TABLE NO. 15.

*Names of Crimes of Convicts in Prison under Sentence of Imprisonment for Life.*

Assault, intending to kill, . . . . .	1	Murder, . . . . .	6
Arson, . . . . .	5	Murder (sentence of death commuted,) . . . . .	9
Assault, intending to ravish, . . . . .	1	Rape, . . . . .	11
Burglary, . . . . .	1	Robbery, with force and violence, . . . . .	3
Manslaughter, . . . . .	1	Total, . . . . .	<u>38</u>

TABLE NO. 16.

*Crimes of Convicts under Sentence for Life, who were received last year.*

Attempt to kill, . . . . .	1
Murder, . . . . .	1
“ death penalty commuted, . . . . .	2
Rape, . . . . .	1
Total, . . . . .	<u>5</u>

TABLE No. 17.

*Re-Commitments.*


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Of 351 Convicts now in Prison, 61 are re-commitments, viz.:

For the 2d time, . . . . .	42
3d time, . . . . .	15
4th time, . . . . .	3
5th time, . . . . .	1
Total, . . . . .	61

Of the 79 Convicts received during the last year, 10 are re-commitments, viz.:

For the 2d time, . . . . .	10
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TABLE No. 18.

*Of Numbers, &c., of Convicts during the year.*

The largest number at any one time during the year was . 408	February, 1864, . . . . 383 $\frac{1}{2}$
The smallest number at any one time during the year was . 350	March, 1864, . . . . 380 $\frac{1}{2}$
The average number during the year, per day, was . 376 $\frac{1}{2}$	April, 1864, . . . . 370 $\frac{1}{2}$
Monthly average:—	May, 1864, . . . . 364 $\frac{1}{2}$
October, 1863, . . . . 405 $\frac{1}{2}$	June, 1864, . . . . 364 $\frac{1}{2}$
November, 1863, . . . . 394 $\frac{1}{2}$	July, 1864, . . . . 362
December, 1863, . . . . 384 $\frac{1}{2}$	August, 1864, . . . . 357 $\frac{1}{2}$
January, 1864, . . . . 384 $\frac{1}{2}$	September, 1864, . . . . 351 $\frac{1}{2}$

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There are now 22 negroes and colored persons in prison, of whom 5 were received last year.

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TABLE No. 19.

*Daily Rations for Convicts in the Massachusetts State Prison.*

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## SUNDAY.

*Breakfast*—Meat hash, brown bread and coffee.*Dinner*—Baked beans and pork, white bread and coffee.

## MONDAY.

*Breakfast*—Fish hash, brown bread and coffee.*Dinner*—Corn beef and potatoes and brown bread.*Supper*—White bread and coffee.

## TUESDAY.

*Breakfast*—Meat hash, brown bread and coffee.*Dinner*—Beef soup and brown bread.*Supper*—Indian pudding and coffee.

## WEDNESDAY.

*Breakfast*—Fish hash, brown bread and coffee.*Dinner*—Stewed peas and pork, and brown bread.*Supper*—White bread and coffee.

## THURSDAY.

*Breakfast*—Fish hash, brown bread and coffee.*Dinner*—Fish chowder and brown bread.*Supper*—White bread and coffee.

## FRIDAY.

*Breakfast*—Meat hash, brown bread and coffee.*Dinner*—Baked beans and pork, and brown bread.*Supper*—White bread and coffee.

## SATURDAY.

*Breakfast*—Fish hash, brown bread and coffee.*Dinner*—Beef soup and brown bread.*Supper*—White bread and coffee.

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## CHAPLAIN'S REPORT.

*To the Board of Inspectors of the State Prison :*

The Chaplain of the prison submits the following annual report. It is evidently becoming, that, with appreciative gratitude, we should recognize the hand of the great Preserver of men, in the remarkable measure of health that has been vouchsafed both to officers and convicts during the past year. It is also appropriate that we should thankfully praise the Sovereign Disposer of all events, that the year has been so distinguished for industry, order, quiet and general good behavior. There has been very little of anything like the outbreaks of an unsubdued, malicious or revengeful spirit manifested, much less than we should suppose there might be, when we consider what human nature is, and how penal confinement is calculated to chafe and work up that nature.

The results of moral and religious instruction have not been as cheering as could be desired, and yet, perhaps, they will favorably compare with the results of most of the preceding years. While more or less acknowledge that they have been benefited, we may cherish the hope that some of them, at least, have received some good. Daily services have been held in the chapel, consisting of reading the Scriptures, prayer and singing, and occasionally a few expository remarks, or the relation of some fact, incident or anecdote, which may be thought calculated to leave a beneficial influence upon the mind. There has been no change in the religious services of the Lord's day; the Sabbath school exercises and preaching occupying the time. Good attention and interest have been apparent in both. The Sabbath school comprises some sixty scholars, and they are taught, as has been the case for a long time past, by Christian gentlemen of different religious denom-

inations, who love to do good, and are willing to work for that purpose. The distribution of religious papers and tracts ; personal conversation encouraging individuals to seek the Lord in earnest ; reading the Scriptures and prayer with the sick, are among other means which are used with the hope of doing some good to the prisoners.

The men often come to the Chaplain making inquiries of such character as indicate that they read the Bible, and reflect more or less upon its contents. Indeed, he has had occasion since coming here, of more frequently examining passages of Scripture for the purpose of explaining them, than he ever did during the same length of time while pastor of a church. Nor are the questions which they propose by any means frivolous ones, nor are they brought forward merely from curiosity, or to please a spirit for argument, or to show off acumen, or anything of the sort ; but they are serious questions, proposed in a serious manner, and the men are deserving of a serious and satisfactory answer. Of course, there may be exceptional cases, but what is written is true of most of them.

It is a little interesting to consider the unique variety of men that are assembled for services in the chapel. There are the young, middle-aged and old ; from different parts of the United States ; from almost every State in the Union ; from England, Scotland, Ireland, Germany, France, Spain, and the British Provinces ; Protestants and Roman Catholics, Jew and Gentile ; white and black ; some who have scarcely ever been to church and others quite regular attendants ; some who never went to a Sabbath school, and others who went for years ; some who cannot read, and others who can ; some very wicked, and others less so ; some who had parents that cared for them, and others who had parents that did not care for them ; some who had mothers that taught them evil, and others who had mothers that taught them good, that prayed for them and with them when they were little children.

Amid such a variety does the Chaplain draw his bow at a venture. Who can tell who may be hit ?

The money generously afforded by the State for the prison library has been expended in purchasing new books, re-binding some of the old ones, and getting out new and neat catalogues.

The Chaplain sees with much pleasure that some of the good people of Boston are determined to have a temporary Home for discharged female convicts from our houses of correction, jails, &c.; and if such a Home is, or will be a good thing for *female* convicts, why not for *male* convicts? In this connection, he would beg leave to call your attention again to the remarks he made upon this subject in his last year's report.

Surely, if the old adage is true, that "an ounce of prevention is worth a pound of cure," it is our duty as well as interest to do what we can to keep discharged convicts from returning to prison, or rather from the doing of that, which will return them to prison. To say nothing of moral considerations, the pecuniary aspect of the matter should claim attention. We trust the day is not far distant, when the "Advertiser" will chronicle something very like the following for *male* prisoners:

TEMPORARY ASYLUM FOR DISCHARGED FEMALE PRISONERS.—The first annual meeting of the association formed to establish this charity was held at the house of Mrs. Alpheus Hardy, No. 4 Joy street, at 11 o'clock, yesterday forenoon. The meeting was opened with readings from the Scriptures and a prayer by Rev. Dr. Nicholson of this city, who afterwards made a forcible and eloquent address. A board of twenty-four lady managers and an advisory board of six gentlemen were chosen for the ensuing year, and an able address was afterwards made by Rev. E. E. Hale of this city. More than \$4,000 have been contributed by philanthropic ladies and gentlemen, and a building very well situated, with meadow and woodland, about one mile from the railroad station in Dedham, has been purchased by the board of managers. It is nearly ready for occupancy, and will be consecrated as a Christian home for these *poor women* early in November.—*Advertiser*.

May a Christian home be consecrated for *poor men* also, before another November.

The question is often asked the Chaplain, "What proportion of prisoners are truly reformed?" and he must be excused when he is compelled to say that he cannot answer it. It is a question which neither he nor any other chaplain can answer with accuracy. Sometimes he is asked, "Do you believe that any men are ever reformed before leaving prison?" and to

that question he answers, yea. It is quite amusing to listen to the reasons outsiders sometimes give for making efforts to obtain the pardon of convicts—being a connexion, near or remote—a friend,—a resident of the same town or village,—a friend of a friend of the prisoner,—an acquaintance of his father, brother, or uncle;—if a foreigner, a fellow countryman,—are weighty reasons in the estimation of some people for their interference on the behalf of these condemned men for executive clemency. One man, when asked why he felt so much interest in a certain prisoner, for whom he was about getting up a petition for pardon, very gravely and innocently replied, “His brother once worked for me.” Put this in the form of a syllogism, and, doubtless, it would carry conviction to the minds of such reasoners, as Professor Hedge and Archbishop Whately.

A. B. is in prison ;

His brother once worked for me ;

Therefore, I will try to have A. B. pardoned.

Such a conclusive and logical deduction, perhaps, might be looked upon quite favorably by the editor of the “National Quarterly Review,” published in New York, who took most singular and unwarranted exceptions to some remarks of your humble servant, in his report for 1862. The representation of this erudite editor was, that the Chaplain indulged in unqualified praise of all the men in this prison, simply because he wrote that which is true, as follows :

“We have among us those who have been teachers in schools, skilful artizans, physicians, merchants who have done no slight amount of business, writers for our papers and other periodicals, farmers who have owned their farms and tilled them intelligently and profitably, music teachers, and not a few poets, and although their songs may not rival Longfellow’s, they are better than some we have seen in type. Often for Fourth of July, Thanksgiving day, &c., hymns and odes written by them are printed, and sung with great relish and interest by our choir of prisoners.”

We say again, this is true, and if said editor doesn’t believe the statement, he is hereby invited the next time he visits Massachusetts, to call at this prison, and we will introduce him



to some of these men ; and also to others who have entered the institution since the above was originally written, who, we are certain, can beat him at logic, if he cannot draw any more correct inferences than he does from our report of 1862.

We do not consider it as praising a convict to say that he is intelligent or educated ; for the more intelligent and educated he is, the more we should blame him for the commission of crime. Surely, if a man possesses advantages, they should be used for good, and not desecrated to a degraded purpose, and if he does not so use them, of course he is more culpable than the man who does not possess them.

The Chaplain, in closing his report, wishes to say a word upon a very trite subject, and yet a subject that ought to be kept before the minds of all those who make our laws, or have any influence over those who make them. He refers to intemperance. Is there not some way by which this dreadful evil may be checkmated ? There are but a few men among nearly a thousand with whom he has conversed in this prison, during the last four years, who will say that their criminal conduct was not directly or indirectly connected with drinking intoxicating liquors.

Respectfully submitted.

GEORGE J. CARLETON,

*Chaplain of the Massachusetts State Prison.*

CHARLESTOWN, October 1, 1864.

## P H Y S I C I A N ' S   R E P O R T .

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### *To the Board of Inspectors of the State Prison :*

GENTLEMEN :—The progress of time has brought us to the close of another year. Since the date of our last report, there have been 487 inmates in the prison.

Within the same period the number of patients			
admitted to the hospital was	.	.	26
The number invalided to same for a day,	.	.	346
“ “ of days residence in hospital,	.	.	1,038
“ “ excused, temporarily, from work,	.	.	166
“ “ of daily applicants,	.	.	4,265
“ “ who applied for, but received no			
prescription,	.	.	144

During the past year five inmates of the prison have died ; two of them so suddenly as to preclude medical treatment.

Thomas Doyle had been in close confinement for an assault upon an officer, and being a dangerous man, for fourteen months. Repeatedly, during this period, he represented that he was sick, although an examination made by different medical gentlemen failed to detect any disease. October 30th, I visited him in company with a physician ; at that interview no indication of disease was discovered, other than paleness and slight emaciation, usually attendant upon persons in confinement and addicted to the solitary habit. November 9th, I was requested to see him, as he had refused to eat, and then perceived that his condition had undergone a decided change. In addition to the paleness and emaciation noticed at the previous visit, but now more marked, there was also a frequent and feeble pulse. To my inquiry why he had not taken his food, he replied, that

none had been brought to him since my previous visit. This was a false charge against one of the most faithful officers in the prison. Doyle was immediately removed to the hospital and put upon as generous a diet, with stimulants, as he could safely bear. Possibly he may have taken a larger quantity of food than his stomach could digest, for the day after his admission he had a diarrhoea which, although soon checked, resulted in his death, November 18th.

This man, by indulging in his solitary habit, and by an almost entire abstinence from food, intended to reduce himself to that degree of emaciation and paleness which would excite anxiety, and procure his removal to the hospital. Dr. Calvin Ellis conducted the examination of the body of Doyle, and was clearly of the opinion, with the other medical gentlemen present, that the man destroyed himself by his protracted fasting.

Abraham Norris died November 16th, forty-five years of age. August 29th he was thrown by the pole of a loaded cart with some violence against a board fence. There was no external marks of injury on his body, and I do not know that this accident had any connection with his death. The day after he received his injury, he applied to me, complaining of pain in his back and between his shoulders, and got a release from work for a week. I did not see or hear anything from him until the 7th of November, when he presented himself at the dispensary at my morning visit, and was received into the hospital. At this time he had no appetite, but had slight nausea, a thick white coat on tongue, no pain or cough. An emetic was ordered whose operation gave him so much relief that his discharge from the hospital in a day or two was confidently anticipated. On the 9th, increase of heat of skin was noticed, and on the 13th I ordered stimulants and quinine, as symptoms of debility began to manifest themselves, with coma. Dr. Ellis saw him with me on the 14th. He continued to decline more and more rapidly into a comatose state, and died at noon. A post-mortem examination revealed softening of the brain with effusion. Norris had been in prison four years and five months; his crime was mayhem.

Frederick Leakman (German,) died April 28th, of enlargement of the heart and disease of its valves, aged 58 years. He

had been in prison sixteen months. He had just been conversing with a clergyman of his own nation, who had communicated to him some unpleasant intelligence concerning his son; after the interview he started for his work, and was found at the foot of the stairs leading to his shop, in a fainting-fit. He was conveyed to the hospital where he died in a few minutes.

Cornelius Collins died May 13th, aged 25 years. Two years previous to his decease he bled from his lungs from tubercular disease, and continued to do so, occasionally, within four months of his death. Six months prior to his death the usual tests proved the presence of albumen in his urine, and dropsical symptoms appeared in his abdomen and legs. He was received into the hospital as a patient April 7, 1864, although on account of his feeble health he had been an assistant therein for six months previous.

Some authors have entertained the opinion that Bright's disease of the kidney occurs chiefly in persons of a scrofulous diathesis, while Dr. Bright informs us that the instances in which phthisis or any form of scrofulous or tubercular disease is connected with the renal affections are decidedly rare. The kidneys, in this case, presented the appearance which belongs to one form of Bright's disease, and under the microscope the tubuli were found to contain a large amount of fat; the spleen was very large and the liver decidedly granular.

Lewis Davis (colored,) died July 6th of cyanuret of potassium, which he took, probably, soon after going into his cell at noon, knowing it to be poison. He was found a few minutes after one o'clock, on his back in bed, insensible. He was conveyed to the hospital, where I saw him about twenty minutes to two o'clock. He had convulsions, difficult respiration and dilated pupils. He lived until  $2\frac{1}{2}$  o'clock. An ounce of cyanuret of potassium was found in his room; as this is a virulent poison, rapid in its operation, it is remarkable that death was not produced in a shorter time. This article is similar in its action to hydrocyanic acid. A tenth of a grain killed a linnet in the space of a minute. Three to five grains of the pure article would destroy an adult. Some specimens of this salt are impure, containing a large amount of carbonate of potash. From its great solvent power on metals it is employed in the

arts of electro-gilding and plating, as well as in photography. In the whip shop, where Davis worked, this article was used. In the stomach some traces of inflammation were found, but not sufficient to account for death. This is a narcotico-acrid poison, and of course possesses a double action. This class of poisons generally prove fatal by their action upon the nervous system.

Diarrhoea has prevailed more generally, and in many cases been more persisting and stubborn during the present, than any previous summer since our connection with the prison. The long continued hot weather will furnish a satisfactory solution of this fact. A relaxation of the bowels, which, during the winter months, would promptly yield to medical treatment, often in the summer or autumn causes anxiety. Some articles of food and drink are more disposed than others to provoke diarrhoea, and we are confident that we have seen this affection of the bowels supervene more frequently upon a ration of beans and peas with brown bread, than when different rations are used. Diarrhoea produces thirst, to allay which there always exists a strong desire for cold water, which in the prison is difficult to withhold, and if indulged in increases the original disorder.

We are gratified in being able to state that another year has passed, being the eleventh, without the occurrence of a case of typhoid fever. I regret that I am not able to explain why this, the prevailing fever of New England, which the physician meets with almost daily in his private practice, as well as among the inmates of our public institutions, should for so long a period have failed to visit the Massachusetts State Prison.

Before the law was passed, obliging the superintendents of public institutions to see that the inmates were vaccinated as they entered the premises, prudential considerations had prompted us to adopt the rule in the prison.

In my last report, through inadvertence, I omitted to state that the commissioners on lunacy had a meeting May 15, 1863, and examined the mental condition of John Milan. He was judged insane, and his removal recommended to one of the lunatic hospitals.

January 10, 1864, the commissioners were convened to consider the mental state of John Smith, 11th, and voted that it

was expedient, on account of his insanity, to remove him to one of the hospitals designed for the treatment of such cases.

It became necessary to summon the board again, March 30, 1864. William O. Herring was examined and ordered to be transferred to one of the lunatic hospitals for treatment as a person of unsound mind.

Some convicts, their irritable and dangerous dispositions having led them to abuse their liberty, are prudently confined to their cells. It is a desideratum to furnish such some employment, if possible, not requiring dangerous tools in carrying it on, and yet of a nature to occupy and busy the mind, so that it may not sink into a demented or idiotic state.

In the discharge of my duties I have received from the officers of the prison all necessary aid. To my assistant, Mr. Lounsberry, I desire again to express my obligations for his faithfulness.

Respectfully submitted.

A. B. BANCROFT,  
*Physician Massachusetts State Prison.*

CHARLESTOWN, September 30, 1864.









# PUBLIC DOCUMENT.....No. 16.

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## Commonwealth of Massachusetts.

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STATE AGENCY FOR AIDING DISCHARGED CONVICTS, }  
27 CORNHILL, BOSTON, October, 1864. }

*To His Excellency the Governor, and the Executive Council of  
the Commonwealth :*

The Agent of the State for Aiding Discharged Convicts herewith respectfully presents his Annual Report for the year ending on the 30th of September, 1864.

A condensed statement of expenditures is embraced herein. A detailed statement of items, duly vouched, has been deposited in the office of the treasurer of the Commonwealth.

The whole number of convicts discharged from the State Prison during the year was one hundred and twenty-nine, thirty of whom were subjects of executive clemency. Of this number I have advised and assisted over one hundred. Aid in many instances has likewise been given both to those discharged in former years from the State Prison and from some of the houses of correction within this Commonwealth.

Reference in every such case has been had to the character, circumstances and surroundings of the applicant, and especially to his own personal efforts to care for and to establish a character that can lay claim to the respect and confidence of friends and

associates. Wherever a reasonable opportunity has presented itself to give assistance to such, either by advice, a friendly oversight, personal service, or pecuniary aid, it has been given. In many instances the expectation of a good result has been fully realized.

About one-fourth part of the whole number discharged had friends at a distance, in this or in the adjoining States; all such have desired to return to their homes and friends, and have been so assisted.

The attention of the Agent has been called in frequent cases to the families of convicts in the prison. Wherever suffering has been so found, relief has been directly afforded, or the cases have been presented to such charitable agencies as were most appropriate. In no instance has any reasonable call been unregarded.

Tools and implements, in some twenty-five instances during the year, have been furnished to discharged prisoners, by which, it is believed, they have been more essentially benefited than they could have been in any other way. They have thus been enabled to enter mechanical pursuits under favorable circumstances, and thereby to provide for the wants of themselves and of those dependent upon them. The more self-dependent and self-reliant man can be, in consistency with his relations to others, the better is it for himself and for society. While on the one hand sympathy, succor and substantial relief are at times required, and to be cheerfully and kindly both given and received, on the other hand, the best interests of all persons or parties can be promoted only by giving to the dependent such occupation as renders him the master of his own wants. He thus not only ceases to be himself a burden to society, but at once becomes a co-laborer in bearing the burdens of those who are ready to faint by the way. Almost unconsciously he comes to recognize the truth, it is more blessed to give than to receive.

If evidence were required that prisoners, who have been furnished with implements by which they may obtain their own support, have thereby secured service and the confidence of the employer, it might be given in the fact that one establishment in this city now gives employment to eight or ten of these men.

The expenditures for the past year have been as follows :

Cash paid for rent of office, . . . . .	\$100 00
“ “ “ boarding, lodging and clothing, . . . . .	188 73
“ “ “ travelling expenses of the men to their homes, . . . . .	94 70
“ “ “ office expenses, . . . . .	12 00
“ “ “ tools, provisions, family stores, &c., . . . . .	378 26
Salary of agent, . . . . .	800 00
Total, . . . . .	<hr/> \$1,573 69

It is believed that the limited amount of money expended for the foregoing purposes has been productive of good to all the parties in interest. The State, by its fostering care, by its watchful interest for the good of all its children, wandering, deflecting, erring, as well as respected, trusted, honored, vindicates its claims to the love and esteem of the citizen.

Our relations indicate our duties. To govern, implies both approval and censure. The right, therefore, to inflict punishment upon the erring is necessarily inherent in government; and however painful the duty, it must be met. The only question is, in what spirit and manner. Nor is this now happily a question in dispute. By general consent it is agreed that every kindness that can be granted to the offender, consistent with the public good, should be allowed.

While we are never to forget the infinity that separates virtue from vice, right from wrong, truth from error, the honest, good and noble-hearted, from the unreliable, depraved and blood-thirsty, we are to remember that vengeance is not ours; that judgment is to be tempered with mercy, and that the circumstances of life have had something to do with the development of individual character.

In consequence of the active demand for labor during this past year, caused mainly by the draft of men necessary for the demands of the army, the Agent has not dispensed in full the funds at his disposal.

This condition of things cannot be expected to continue. When the great body of the army shall again become engaged in civil pursuits, we must look for something of that competi-

tion that has been incident to the past. A larger amount will then be required to meet the exigencies of trial and suffering with the class to which this mission has reference. In anticipation of this, we believe the late Mr. Sanders to have been influenced in making a liberal devise to the purposes of this agency. His benevolence entitles him to lasting remembrance.

Respectfully submitted.

JOHN M. PECK.

PUBLIC DOCUMENT.....No. 17.

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**A B S T R A C T**

OF THE

**RETURNS OF THE SHERIFFS**

OF THE

**Commonwealth of Massachusetts,**

FOR THE YEAR ENDING

**SEPTEMBER 30, 1864.**

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PREPARED BY

THE SECRETARY OF THE COMMONWEALTH.

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## SHERIFFS' RETURNS.

[Oct.

## ABSTRACT OF RETURNS OF THE SHERIFFS

*Of the several Counties in the Commonwealth, for the year ending September 30, 1864, in compliance with General Statutes,  
Chapter 17, § 72.*

COUNTIES.	Amount of money received from County Treasurer.	Amount of money received for fees in civil processes.	Amount of money received for fees in criminal processes.	Amount of money received from all other sources.	Total amount of money received.	No. of days' attendance upon Supreme Judicial Court.	No. of days' attendance upon Superior Court.	No. of days' attendance upon Probate Court.	No. of days' attendance upon Court of Insolvency.	No. of days' attendance upon County Commissioners.	No. of days' attendance upon more than one court in the same day.	Total number of days' attendance.
Barnstable,	\$330 00	-	-	\$53 40	\$383 40	1	8	-	-	9	-	18
Berkshire, .	1,100 00	-	-	98 00	1,198 00	10	51	-	-	-	-	61
Bristol, .	1,000 00	-	-	-	1,000 00	19	49	-	-	-	-	68
Dukes, .	225 00	\$49 00	-	-	274 00	-	8	-	-	-	-	8
Essex, .	2,800 00	-	-	-	2,800 00	17	102	-	-	-	-	119
Franklin, .	881 25	54	\$1 80	50 75	984 84	8	27	-	-	4	-	34
Hampden, .	1,800 00	-	-	9 68	1,809 68	7	63	-	-	15	-	85
Hampshire,	700 00	-	-	85 28	785 28	6	85	-	-	-	2	43
Middlesex,	2,000 00	-	-	-	2,000 00	21	143	-	-	-	7	164

		\$187 50	\$18 01	-	-	\$205 51	2	2	-	-	-	-	-	-	4
Nantucket,	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Norfolk,	.	.	82 27	-	-	\$1,445 85	11	49	-	-	-	5	-	-	65
Plymouth,	.	.	-	-	-	528 73*	7	28	10	12	17	-	-	-	69
Suffolk,	.	.	-	-	-	2,500 00	122	489	-	-	-	-	166	251	
Worcester,	.	.	-	-	-	2,024 24	26	184	-	-	-	-	13	159	
Totals,	.	.	\$149 82	\$1 80	\$2,266 14	\$17,669 75	251	1,108	10	12	50	188	1,143		

\* Fines and costs, which were paid over to County Treasurer.





PUBLIC DOCUMENT.....No. 18.

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ABSTRACT OF THE RETURNS

OF THE

REGISTERS OF DEEDS,

OF THE

Commonwealth of Massachusetts,

FOR THE YEAR ENDING

SEPTEMBER 30, 1864.

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PREPARED BY

THE SECRETARY OF THE COMMONWEALTH.

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## ABSTRACT OF THE RETURNS OF REGISTERS OF DEEDS

*In the several Counties of the Commonwealth, for the year ending September 30, 1864, in compliance with General Statutes, Chapter 17, § 102.*

COUNTIES.	Names of Registers.	No. of Deeds recorded.	No. of other Instruments.	Amount of Fees received for Deeds.	Amount received for other Instruments.	Number of legal pages covered.	Expenses of Office above what is paid by County.
Barnstable, . . .	Frederick Scudder, .	1,420	112	\$771 40	\$43 60	3,692	-
Berkshire, Middle District, .	George I. Tucker, .	1,289	282	637 84	85 90	8,180*	\$125 00
Berkshire, Northern " .	Richard Whitney, .	879	99	565 28	62 94	2,700	8 00
Berkshire, Southern " .	Isaac Seeley, . .	845	114	450 80	45 80	2,292	17 00
Bristol, Northern " .	Joseph Wilbar, .	1,880	191	1,025 50	107 08	5,181	600 00
Bristol, Southern, " .	Charles C. Sayer, .	1,096	90	619 70	50 10	3,180	60 00
Dukes, . . .	John S. Smith, .	168	28	92 60	9 75	460	-
Essex, . . .	Ephraim Brown, .	8,418	138	4,588 73	78 53	25,658	2,985 00
Franklin, . . .	Humphrey Stevens, .	1,887	374	1,074 06	108 64	5,323	450 00
Hampden, . . .	James E. Russell, .	8,591	392	1,897 70	169 25	9,389	905 00
Hampshire, . . .	Harvey Kirkland, .	2,460	462	1,107 90	207 90	5,844	875 00

Middlesex, Northern District,	A. B. Wright, .	1,062	728	\$895 70	\$378 00	4,772	\$276 00
Middlesex, Southern "	Caleb Hayden, .	9,438	1,355	5,090 00	663 00	26,660	3,350 00
Nantucket, . . . .	Asa G. Bunker, .	282	44	141 00	27 15	753	8 50
Norfolk, . . . .	James Foord, .	6,020	320	3,625 00	205 00	14,660	1,925 00
Plymouth, . . . .	William S. Danforth, .	2,860	86	1,632 87	48 24	6,872	765 68
Suffolk, . . . .	James Rice, .	6,467	676	5,915 00	539 87	19,808	4,487 82
Worcester, . . . .	Alex. H. Wilder, .	7,276	3,347	3,638 00	1,472 68	26,724	3,128 34
Totals,	. . . . .	57,233	9,388	\$33,765 53	\$4,298 38	169,093	\$19,710 34

• Estimated.

DEC. 13, 1935.



